

Fill in this information to identify your case:

Debtor 1	Lynn M Abrams-Spilker		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number	2:18-bk-53874		
(if known)			

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new **Summary** and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	115,000.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	16,769.86
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	131,769.86

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$	225,967.75
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$	24,981.49
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$	116,612.39
Your total liabilities		\$ 367,561.63

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$	4,213.04
5. Schedule J: Your Expenses (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$	1,668.04

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☒ Yes

7. What kind of debt do you have?

☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 Lynn M Abrams-SpilkerCase number (if known) 2:18-bk-53874

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 4,213.04

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
From Part 4 on <i>Schedule E/F</i>, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>24,981.49</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>24,981.49</u>

Fill in this information to identify your case and this filing:

Debtor 1	Lynn M Abrams-Spilker		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number	2:18-bk-53874		

☐ Check if this is an amended filing

Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

7570 Marysville Rd

Street address, if available, or other description

Cambridge OH 43725-0000

City State ZIP Code

Guernsey

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$115,000.00	\$115,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

Grantor: Frederick Russell & Riki Abrams

Grantee: Lynn M Abrams-Spilker

Warranty Deed was signed on September 19, 2002 and recorded on September 20, 2002 in the Guernsey County Recorder's Office in Book 329, Page 785.

Parcel Nos.: 11-00808, 11-00812, and 11-00813

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$115,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 Lynn M Abrams-SpilkerCase number (if known) 2:18-bk-53874

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No☒ Yes

3.1 Make: Nissan
 Model: Juke
 Year: 2013
 Approximate mileage: 55,000
 Other information:
Location: Debtor's residence

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$9,468.00\$9,468.00

3.2 Make: Jeep
 Model: Grand Cherokee
 Year: 1996
 Approximate mileage: 200000
 Other information:
Location: Debtor's residence
Vehicle totaled in a T-bone accident. Last Registered 08/21/2014

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$200.00\$200.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No☒ Yes

4.1 Make: Johnson
 Model:
 Year: 1987
 Other information:
Location: Debtor's residence
Engined seized, irreparable

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$200.00\$200.00

4.2 Make: Wellcraft
 Model:
 Year: 1972
 Other information:
Location: Debtor's residence
Cracked transom

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$500.00\$500.00

Debtor 1 **Lynn M Abrams-Spilker**Case number (if known) **2:18-bk-53874**

4.3 Make: _____

Model: _____

Year: **1996**

Other information:

Pontoon boat
Location: Debtor's residence
In need of major cosmetic
repair. Does not have an
engine.

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put
 the amount of any secured claims on *Schedule D:*
Creditors Who Have Claims Secured by Property.

Current value of the
entire property?Current value of the
portion you own?**\$2,500.00****\$2,500.00**

4.4 Make: _____

Model: _____

Year: _____

Other information:

Boat trailer
Location: Debtor's residence

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put
 the amount of any secured claims on *Schedule D:*
Creditors Who Have Claims Secured by Property.

Current value of the
entire property?Current value of the
portion you own?**\$350.00****\$350.00**

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for
 pages you have attached for Part 2. Write that number here.....=>

\$13,218.00**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
 portion you own?
 Do not deduct secured
 claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe.....

Misc furniture
Location: Debtor's residence

\$450.00

Misc appliances
Location: Debtor's residence

\$950.00

Misc lawn equipment
Location: Debtor's residence

\$400.00

Misc tools
Location: Debtor's residence

\$100.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No☒ Yes. Describe.....

Misc electronics
Location: Debtor's residence

\$600.00

Debtor 1 Lynn M Abrams-SpilkerCase number (if known) 2:18-bk-53874**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....Misc clothing
Location: Debtor's residence

\$500.00

12. Jewelry*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☒ No☐ Yes. Describe.....**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☐ No☒ Yes. Describe.....Family pet
Location: Debtor's residence

\$0.00

14. Any other personal and household items you did not already list, including any health aids you did not list☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**

\$3,000.00

Part 4: Describe Your Financial Assets**Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

Debtor 1 Lynn M Abrams-SpilkerCase number (if known) 2:18-bk-5387417.1. **Checking**The Community Bank\$551.86**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.

Debtor 1 Lynn M Abrams-SpilkerCase number (if known) 2:18-bk-53874**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$551.86****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☐ No. Go to Part 6.☒ Yes. Go to line 38.**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.**38. Accounts receivable or commissions you already earned**☒ No☐ Yes. Describe.....

Debtor 1 Lynn M Abrams-SpilkerCase number (if known) 2:18-bk-53874**39. Office equipment, furnishings, and supplies***Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices*☐ No☒ Yes. Describe.....**Business inventory****Location: Southeast Ohio Financial Services****\$0.00****40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**☒ No☐ Yes. Describe.....**41. Inventory**☒ No☐ Yes. Describe.....**42. Interests in partnerships or joint ventures**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations☒ No.☐ Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?☒ No☐ Yes. Describe.....**44. Any business-related property you did not already list**☒ No☐ Yes. Give specific information.....**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....****\$0.00****Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here****\$0.00**

Debtor 1 Lynn M Abrams-SpilkerCase number (if known) 2:18-bk-53874**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		<u>\$115,000.00</u>
56. Part 2: Total vehicles, line 5	<u>\$13,218.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$3,000.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$551.86</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	+ <u>\$0.00</u>	
62. Total personal property. Add lines 56 through 61...	<u>\$16,769.86</u>	Copy personal property total <u>\$16,769.86</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<div style="border: 1px solid black; padding: 5px; text-align: center;"><u>\$131,769.86</u></div>

200200007185
Filed for Record in
GUERNSEY COUNTY, OHIO
COLLEEN WHEATLEY
09-20-2002 03:28 pm.
DEED 14.00
OR Book 329 Page 785 - 786

Ohio Warranty Deed

200200007185
BENNETT TITLE
RICK ID

KNOW ALL MEN BY THESE PRESENTS

THAT Frederick Russell Abrams and Riki D. Abrams, husband and wife
-----GRANTORS-----

in consideration of One Dollar (\$1.00) and other good and valuable considerations to them

in hand paid by Lynn M. Abrams-Spilker
-----GRANTEE-----

whose address is: 7570 Marysville Road, Cambridge, Ohio 43725

do hereby **Grant, Bargain, Sell and Convey** to the said -----GRANTEE-----

her heirs and assigns forever, the following described **Real Estate**,

Situated in Jackson Township, Guernsey County, Ohio and being 2.464 acres more or less in the Southeast Quarter of Section #17 Township #1 North, Range #3 West of the United States Military Lands Survey and being more particularly described as follows:

Commencing at an iron pin found at the Northwest corner of the Southeast Quarter of Section #17, thence with the west line of the Southeast Quarter of Section #17 S 00° 19'01" W a distance of 763.11 feet to an iron pin found, the BEGINNING, thence with the lands of now or formerly Frederick Abrams as found in Official Records Book 73 Page 874 and the south line of T.R. # 4322 S 81° 24'00" E a distance of 280.84 feet to an iron pin found, thence with the lands of now or formerly Ethel Rayburn as found in Official Records Book 285 Page 156 the following three (3) calls:

1. S 08° 36'00" W a distance of 150.00 feet to an iron pin found.
2. S 81° 24'00" E a distance of 118.00 feet to an iron pin found.
3. S 08° 36'00" W a distance of 183. 87 feet to an iron pin found, thence with the lands of now or formerly Harvey Hahn as found in Volume 314 Page 4 the following two (2) calls:

1. N 81° 24'00" W a distance of 350.23 feet to an iron pin found on the west line of the Southeast Quarter of Section #17.
2. Thence with the west line of the Southeast Quarter of Sectin #17 N 00° 19'01" E a distance of 337.39 feet to the beginning and containing 2.464 acres more or less and being a property conveyed to Frederick Abrams in Official Record Book 73 Page 874.

Aud. Parcel #11-00808 and Aud. Parcel #11-00812 and Aud. Parcel #11-00813.

NOTE: This description includes Lot's #66, 68, and 70 of the unrecorded plat of Marysville.

Also there is 0.136 acres included that was in a Quit Claim Deed in Official Record Book 109 Page 122 that put the line of the west line of the Southeast Quarter of Section #17 and is already in a tract called 2.112 acres and 1.95 acres.

Subject to all easements or leases of public record.

Bearings are magnetic and are for angle purposes only.

Iron pins set are 5/8 inch rebar 30 inches long, capped SPILKER LS-5862.

A survey of the above described property was made by Joseph T. Spilker, Registered Surveyor #S-5862 on July 30, 2002.

Parcel No. _____

Previous Reference: Volume 73, Page 874, Official Records, Guernsey County, Ohio,

BOOK 329 PAGE 786

To have and to hold the same, with all the privileges and appurtenances thereunto belonging, to said grantee, her heirs and assigns forever.

And the said ----GRANTORS----- do hereby **Covenant and Warrant** that the title so conveyed is **Clear, Free and Unencumbered**, and that they will **Defend** the same against all lawful claims of all persons whomsoever.

Frederick Russell Abrams and Riki D. Abrams, husband and wife the grantors, releases all rights of dower therein.

EXECUTED, this 19th day of September, 2002.

Complied With
Tony Brown, Auditor
Transfer Fee \$1.50

SEP 20 2002

Conv. Fee NONE
Transferred
Section 319.54 Ohio R.C.

Frederick R. Abrams
Frederick Russell Abrams

Riki D. Abrams
Riki D. Abrams

STATE OF OHIO, COUNTY OF GUERNSEY, ss:

On this 19th day of September, 2002, before me, a Notary Public in and for said County, personally came Frederick Russell Abrams and Riki D. Abrams, husband and wife, the grantors in the foregoing deed, and acknowledged the signing thereof to be their voluntary act and deed.

Witness my official signature and seal on the day last above mentioned.

Linda Sue Knowlton

My commission expires: 12-1-06



LINDA SUE KNOWLTON
Notary Public, State of Ohio
My Commission Expires December 1, ²⁰⁰⁶~~2001~~

This instrument prepared by: William Mark Bennett of the law firm of
KNOWLTON & BENNETT, 126 N. 9th St., Cambridge, OH 43725-2334

OHIO CERTIFICATE OF TITLE

STATE OF OHIO No. 015307

01500 2022 08 36

on the other hand, the *in situ* polymerization of *in situ* monomers is not possible.

WOMANVILLE
BRIDGE ON RDS.

UNITED STATES DEPARTMENT OF AGRICULTURE

WAL LAKE LAND CO
MECAVALE CH 1300

BLESS MY HAND AND OFFICIAL SEAL THIS 30TH DAY OF SEPTEMBER

%133787987

100-443887-100

(The following text is extremely faint and largely illegible due to poor scan quality. It appears to be a continuation of the document's body text.)

2 1 3 3 7 8 7 9 8 7 *TERESA DANKOVIC *

CLERK OF COURTS
8133787987



DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR MUTIL

(The following text is extremely faint and largely illegible due to poor scan quality. It appears to be a continuation of the document's body text.)

OLD IF ALTERED

%133787986



* 2 1 3 3 7 8 7 9 8 6

*TERESA DANKOVIC
CLERK OF COURTS

% 133787986

DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR MUTILATIONS

OHIO CERTIFICATE OF TITLE

STATE OF OHIO No. 61 0009 3899

IDENTIFICATION NUMBER: G7423557

DATE: 11/26/2017

ISSUE: 11/26/2017

MODE: 40

TX: \$35.00

PURCHASER: JOHN C. DEANS

ADDRESS: RT. 1 BOX 547 MINERAL CITY, OH 43826

SELLER: STEVE KELLAR

ADDRESS: 24718 LAKE LAND RD. SENECAVILLE, OH 43780

CLERK OF COURTS: LISA CAMPBELL

CLERK OF COURTS: LISA CAMPBELL

WITNESS MY HAND AND OFFICIAL SEAL THIS 26th DAY OF NOVEMBER 2017

7089624244

7089624244

KAREN S. STARR

CLERK OF COURTS

DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR MUTILATIONS.

BMV 3000 Rev. 5/04

* Not in working shape

NON-NEGOTIABLE - FOR REGISTRATION ONLY

ISSUING CNTY **BELMONT**
RESIDENT CNTY **GUERNSEY**

STATE OF OHIO No. 07 0088 8114
MEMORANDUM TITLE

ISSUE DATE
03/24/2015

IDENTIFICATION NUMBER
JN8AF5MV9DT226830
COMMENTS

PURCHASE PRICE
\$24,267.00

YEAR **2013** MAKE **NISS** MAKE DESCRIPTION **NISSAN**
BODY TYPE **UC** MODEL **JUK** MODEL DESCRIPTION **-**

TAX
\$1,758.63

MLEAGE
5,782

EVIDENCE
PA 74247273701JO

CONVERSION

MLG BRAND **ACTUAL**

BRAND(S)

OWNER
LYNN M. ABRAMS-SPILKER

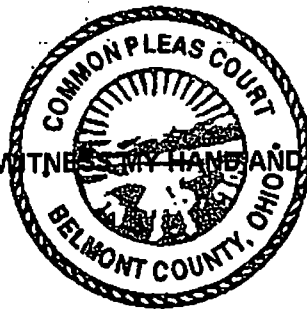
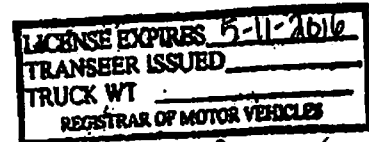
**7570 MARYSVILLE RD
CAMBRIDGE, OH 43725**

PREVIOUS OWNER
JOHN SISSON MOTORS INC.

**470 WASHINGTON RD.
WASHINGTON, PA 15301**

FIRST LIENHOLDER **SANTANDER CONSUMER USA** DATE OF LIEN: **03/24/2015**

**PO BOX 961288
FORT WORTH, TX 76161**



WITNESS MY HAND AND OFFICIAL SEAL THIS 24th DAY OF MARCH, 2015

%E07000J0N

**CYNTHIA K. MCGEE
CLERK OF COURTS**

G

**KML
KML**

Fill in this information to identify your case:

Debtor 1	Lynn M Abrams-Spilker		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)	2:18-bk-53874		

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
7570 Marysville Rd Cambridge, OH 43725 Guernsey County Grantor: Frederick Russell & Riki Abrams Grantee: Lynn M Abrams-Spilker Warranty Deed was signed on September 19, 2002 and recorded on September 20, 2002 in the Guernsey County Recorder's Office Line from <i>Schedule A/B</i> : 1.1	\$115,000.00	<input checked="" type="checkbox"/> \$136,925.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(1)
Misc furniture Location: Debtor's residence Line from <i>Schedule A/B</i> : 6.1	\$450.00	<input checked="" type="checkbox"/> \$450.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)
Misc appliances Location: Debtor's residence Line from <i>Schedule A/B</i> : 6.2	\$950.00	<input checked="" type="checkbox"/> \$950.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)
Misc lawn equipment Location: Debtor's residence Line from <i>Schedule A/B</i> : 6.3	\$400.00	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)

Debtor 1 **Lynn M Abrams-Spilker**Case number (if known) **2:18-bk-53874**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Misc tools Location: Debtor's residence Line from Schedule A/B: 6.4	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)
Misc electronics Location: Debtor's residence Line from Schedule A/B: 7.1	\$600.00	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)
Misc clothing Location: Debtor's residence Line from Schedule A/B: 11.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)
Checking: The Community Bank Line from Schedule A/B: 17.1	\$551.86	<input checked="" type="checkbox"/> \$475.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(3)
Checking: The Community Bank Line from Schedule A/B: 17.1	\$551.86	<input checked="" type="checkbox"/> \$76.86 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)

3. **Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes

Fill in this information to identify your case:

Debtor 1	Lynn M Abrams-Spilker		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)	2:18-bk-53874		

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any	
2.1	Ohio Department of Taxation <small>Creditor's Name</small> Attn: Bankruptcy Division PO Box 530 Columbus, OH 43266 <small>Number, Street, City, State & Zip Code</small>	Describe the property that secures the claim: 7570 Marysville Rd Cambridge, OH 43725 Guernsey County Grantor: Frederick Russell & Riki Abrams Grantee: Lynn M Abrams-Spilker Warranty Deed was signed on September 19, 2002 and recorded on September 20, 2002 in the Guernsey County Re As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input checked="" type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	\$623.62	\$115,000.00	\$623.62
<p>Who owes the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p>					
Date debt was incurred 01/07/2011		Last 4 digits of account number 8752			

2.2	Ohio Department of Taxation <small>Creditor's Name</small>	Describe the property that secures the claim:	\$125.25	\$115,000.00	\$125.25
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Debtor 1 **Lynn M Abrams-Spilker**

Case number (if know)

2:18-bk-53874

First Name

Middle Name

Last Name

Creditor's Name

**7570 Marysville Rd Cambridge, OH
43725 Guernsey County
Grantor: Frederick Russell & Riki
Abrams
Grantee: Lynn M Abrams-Spilker**

**Warranty Deed was signed on
September 19, 2002 and recorded
on September 20, 2002 in the
Guernsey County Re**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

**Attn: Bankruptcy
Division
PO Box 530
Columbus, OH 43266**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **08/10/2011**

Last 4 digits of account number **8949**

**2.3 Ohio Department of
Taxation**

Creditor's Name

Describe the property that secures the claim:

\$335.00

\$115,000.00

\$335.00

**7570 Marysville Rd Cambridge, OH
43725 Guernsey County
Grantor: Frederick Russell & Riki
Abrams
Grantee: Lynn M Abrams-Spilker**

**Warranty Deed was signed on
September 19, 2002 and recorded
on September 20, 2002 in the
Guernsey County Re**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

**Attn: Bankruptcy
Division
PO Box 530
Columbus, OH 43266**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **04/26/2013**

Last 4 digits of account number **0630**

**2.4 Ohio Department of
Taxation**

Describe the property that secures the claim:

\$151.00

\$115,000.00

\$151.00

Debtor 1 **Lynn M Abrams-Spilker**

Case number (if know)

2:18-bk-53874

First Name

Middle Name

Last Name

Creditor's Name

**7570 Marysville Rd Cambridge, OH
43725 Guernsey County
Grantor: Frederick Russell & Riki
Abrams
Grantee: Lynn M Abrams-Spilker**

**Warranty Deed was signed on
September 19, 2002 and recorded
on September 20, 2002 in the
Guernsey County Re**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

**Attn: Bankruptcy
Division
PO Box 530
Columbus, OH 43266**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **07/27/2012**

Last 4 digits of account number **0097**

2.5

**Ohio Department of
Taxation**

Creditor's Name

Describe the property that secures the claim:

\$215.00

\$115,000.00

\$215.00

**7570 Marysville Rd Cambridge, OH
43725 Guernsey County
Grantor: Frederick Russell & Riki
Abrams
Grantee: Lynn M Abrams-Spilker**

**Warranty Deed was signed on
September 19, 2002 and recorded
on September 20, 2002 in the
Guernsey County Re**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

**Attn: Bankruptcy
Division
PO Box 530
Columbus, OH 43266**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **09/16/2013**

Last 4 digits of account number **0839**

2.6

**Ohio Department of
Taxation**

Describe the property that secures the claim:

\$3,057.00

\$115,000.00

\$3,057.00

Debtor 1 **Lynn M Abrams-Spilker**

Case number (if know)

2:18-bk-53874

First Name

Middle Name

Last Name

Creditor's Name

**7570 Marysville Rd Cambridge, OH
43725 Guernsey County
Grantor: Frederick Russell & Riki
Abrams
Grantee: Lynn M Abrams-Spilker**

**Warranty Deed was signed on
September 19, 2002 and recorded
on September 20, 2002 in the
Guernsey County Re**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

**Attn: Bankruptcy
Division
PO Box 530
Columbus, OH 43266**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **08/11/2015**

Last 4 digits of account number **1849**

2.7

**Ohio Dept of Job &
Family Services**

Creditor's Name

Describe the property that secures the claim:

**7570 Marysville Rd Cambridge, OH
43725 Guernsey County
Grantor: Frederick Russell & Riki
Abrams
Grantee: Lynn M Abrams-Spilker**

**Warranty Deed was signed on
September 19, 2002 and recorded
on September 20, 2002 in the
Guernsey County Re**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

**PO Box 182404
32nd Floor
Columbus, OH 43215**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **05/04/2013**

Last 4 digits of account number **9822**

\$2,299.82

\$115,000.00

\$2,299.82

2.8

**Ohio Dept of Job &
Family Services**

Describe the property that secures the claim:

\$1,295.53

\$115,000.00

\$1,295.53

Debtor 1 **Lynn M Abrams-Spilker**

First Name

Middle Name

Last Name

Case number (if know)

2:18-bk-53874

Creditor's Name

**7570 Marysville Rd Cambridge, OH
43725 Guernsey County
Grantor: Frederick Russell & Riki
Abrams
Grantee: Lynn M Abrams-Spilker**

**Warranty Deed was signed on
September 19, 2002 and recorded
on September 20, 2002 in the
Guernsey County Re**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

**PO Box 182404
32nd Floor
Columbus, OH 43215**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **06/30/2012**

Last 4 digits of account number **8474**

2.9

**Ohio Dept of Job &
Family Services**

Creditor's Name

Describe the property that secures the claim:

\$803.21

\$115,000.00

\$803.21

**7570 Marysville Rd Cambridge, OH
43725 Guernsey County
Grantor: Frederick Russell & Riki
Abrams
Grantee: Lynn M Abrams-Spilker**

**Warranty Deed was signed on
September 19, 2002 and recorded
on September 20, 2002 in the
Guernsey County Re**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

**PO Box 182404
32nd Floor
Columbus, OH 43215**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **09/29/2012**

Last 4 digits of account number **2326**

2.1
0

**Ohio Dept of Job &
Family Services**

Describe the property that secures the claim:

\$321.21

\$115,000.00

\$321.21

Debtor 1 **Lynn M Abrams-Spilker**

Case number (if know)

2:18-bk-53874

First Name

Middle Name

Last Name

Creditor's Name

**7570 Marysville Rd Cambridge, OH
43725 Guernsey County
Grantor: Frederick Russell & Riki
Abrams
Grantee: Lynn M Abrams-Spilker**

**Warranty Deed was signed on
September 19, 2002 and recorded
on September 20, 2002 in the
Guernsey County Re**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

**PO Box 182404
32nd Floor
Columbus, OH 43215**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **12/31/2011**

Last 4 digits of account number **2279**

**2.1
1 Santander Consumer
USA**

Creditor's Name

Describe the property that secures the claim:

**2013 Nissan Juke 55,000 miles
Location: Debtor's residence**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Purchase Money Security

**PO Box 560284
Dallas, TX 75356**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **03/24/2015**

Last 4 digits of account number **3359**

**2.1
2 Specialized Loan
Servicing**

Creditor's Name

Describe the property that secures the claim:

**7570 Marysville Rd Cambridge, OH
43725 Guernsey County
Grantor: Frederick Russell & Riki
Abrams
Grantee: Lynn M Abrams-Spilker**

**Warranty Deed was signed on
September 19, 2002 and recorded
on September 20, 2002 in the
Guernsey County Re**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

**8742 Lucent Blvd
Highlands Ranch, CO
80129**

Number, Street, City, State & Zip Code

\$160,204.00

\$115,000.00

\$45,204.00

Debtor 1 **Lynn M Abrams-Spilker** Case number (if know) **2:18-bk-53874**

First Name Middle Name Last Name

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Opened

1/07/05

Last Active

Date debt was incurred 5/05/16

Last 4 digits of account number 0781

2.1
3

Sultan Hamid Salim

Creditor's Name

Describe the property that secures the claim:

\$42,320.00

\$115,000.00

\$42,320.00

**7570 Marysville Rd Cambridge, OH
43725 Guernsey County
Grantor: Frederick Russell & Riki
Abrams
Grantee: Lynn M Abrams-Spilker**

**Warranty Deed was signed on
September 19, 2002 and recorded
on September 20, 2002 in the
Guernsey County Re**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☒ Judgment lien from a lawsuit
☐ Other (including a right to offset)

**6898 Bowie Rd
Cambridge, OH
43725-9779**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☒ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred 02/06/2017

Last 4 digits of account number 5264

Add the dollar value of your entries in Column A on this page. Write that number here:

\$225,967.75

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$225,967.75

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Handwritten signature

Filed for record at the request of:
Bismark Mortgage Company, LLC
10500 NE 8th St., Suite 700
Bellevue, WA 98004

200400003618
Filed for Record in
GUERNSEY COUNTY, OHIO
COLLEEN WHEATLEY
05-20-2004 At 04:04 pm.
MTG 60.00
OR Book 398 Page 623 - 628
Loan #233538

CONSTRUCTION OPEN-END MORTGAGE

This Mortgage, made **Friday, May 14, 2004**
Lynn M. Abrams-Spilker, unmarried

between
200400003618
MID OHIO TITLE AGENCY
601 MAIN ST
ZANESVILLE, OH 43701

Grantor(s), whose address is **7570 Marysville Road, Cambridge, OH 43725**,
AND

Bismark Mortgage Company, LLC,
Beneficiary, whose address is **10500 NE 8th St., Suite 700, Bellevue, WA 98004**,

Witnesseth: Grantor does hereby mortgage, grant and convey to Beneficiary the following described real property:
See attached exhibit "A" for legal description(s), which property is not used principally for agricultural or farming purposes, together with all tenements, hereditaments, and appurtenances now or hereafter thereunto belonging or in any wise appertaining, and the rents, issues and profits thereof.

This Mortgage is for the purpose of securing performance of each agreement of Grantor herein contained, the terms of construction agreement(s) of even date herewith, and payment of the sum of **\$102,000.00** with interest, in accordance with the terms of a promissory note of even date herewith, payable to Beneficiary or order, and all renewals, modifications and extensions thereof, and any advance(s) or loan(s) as described in paragraph #8 herein. This Mortgage shall also secure any amount(s) owed to Beneficiary or its assigns by Grantor and/or maker(s) of the note arising from any written agreement, duty, subrogation, operation of law or any other basis whatsoever. **See attached exhibit "B" for special terms.**

TO PROTECT THE SECURITY OF THIS MORTGAGE GRANTOR COVENANTS AND AGREES:

1. To pay, or have paid, before delinquency all lawful taxes and assessments upon the property; to keep the property free and clear of all other charges, liens or encumbrances impairing the security of this Mortgage.
2. To keep the property in good repair and condition; to permit no waste thereof; to complete any building, structure or improvement being built or about to be built thereon within **six (6)** months from the date hereof or in accord with other specific written agreements between Grantor and Beneficiary; to restore promptly any building, structure or improvement thereon which may be damaged or destroyed; and to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the property.
3. To keep all buildings now or hereafter erected on the property described herein continuously insured against loss by fire, earthquake, volcanic eruption, flood and other hazards, Beneficiary may require insurance in an amount not less than the original face amount of the debt secured hereby, or 100% of assessed value of the improvements, or the replacement valuation of the improvements, as determined by the insurance carrier, whichever is the higher amount, and in such companies as the Beneficiary may approve, and to have loss payable first to the Beneficiary then to Grantor. It is understood and agreed that all policies (or approved certified copies thereof) shall be held by Beneficiary. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such order as the Beneficiary shall determine. Such applications by the Beneficiary shall not cause discontinuance of any proceedings to foreclose this Mortgage. In the event of foreclosure, all Grantor's rights in insurance policies then in force shall pass to the purchaser at the foreclosure sale.
4. To defend any action or proceeding purporting to affect the security hereof or the rights of Beneficiary and to pay all costs and expenses, including cost of title search and attorney's fees in a reasonable amount, in any such action or proceeding, and in any suit brought by Beneficiary to foreclose this Mortgage. Beneficiary shall be entitled to choose the lawyer or law firm to provide any defense required herein. Grantor will pay the attorney fees in a manner satisfactory to the said attorney and/or firm chosen.

*For Assignment See OR Vol 424 Pg 608
For assignment See O.R. 409 Pg 269*

For Release See R Vol 424 Pg 608

BOOK 398 PAGE 624

ymas
5. To pay all costs, fees and expenses incurred in connection with this Mortgage, including any attorney's fees, costs and/or expenses incurred, in any activity undertaken to enforce, protect, ensure performance of or make claim for any obligation secured hereby. This agreement shall specifically include any such fee(s) and/or expense(s) incurred in any Bankruptcy proceeding.

IT IS MUTUALLY AGREED THAT:

6. In the event any portion of the property is taken or damaged in an eminent domain proceeding, the entire amount of the award or such portion as may be necessary to fully satisfy the obligation secured hereby, shall be paid to Beneficiary to be applied to said obligations.

7. By accepting payment of any sum secured hereby after its due date, Beneficiary does not waive its right to require prompt payment when due of all other sums so secured or to declare default for failure to so pay.

8. Should Grantor fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances, prior encumbrances (see paragraph 20), if any, and/or other charges, fees or expenses related to the property herein described, Beneficiary may pay the same, and each amount so advanced, including advances or extensions of credit requested by Grantor or the maker(s) of the note, together with costs and expenses including reasonable attorney fees in connection therewith, and together with \$100.00 or 15% of each amount advanced (whichever sum is greater) which shall be due Beneficiary for service and handling costs, may be added to the debt secured by this Mortgage, and shall bear interest at the rate specified in the note, and all sums so advanced plus the costs and expenses described may be declared immediately due and payable and upon Grantor's failure to reimburse Beneficiary upon demand shall constitute an event of default under the terms of this Mortgage.

9. The note which is secured by this Mortgage may contain penalties for early payment of principal. During such time as the above referred prepayment penalties are due, and should Beneficiary accelerate the maturity of this Mortgage or note secured hereby, in accord with Paragraph #13 herein, then Beneficiary at its sole option may include in the total amount due, the additional amounts to satisfy in full the requirements of said prepayment penalties. Should Grantor tender payment of the entire indebtedness due prior to the foreclosure sale said tender shall be deemed a voluntary prepayment and as such shall be inclusive of said prepayment penalties.

10. The note secured by this Mortgage requires the unpaid principal balance to be repaid by a date certain, and that date certain may require a final installment (Balloon Payment) substantially more than the regular installment(s) as specified in the note secured hereby. Grantor's failure to tender said final installment by its due date shall constitute a default in the terms of this Mortgage.

ASSIGNMENT OF RENTS:

11. As additional security hereunder, Grantor hereby assigns to Beneficiary the rents of the property, provided that Grantor shall, prior to acceleration in accord with Paragraph #13 herein, or abandonment of the property, have the right to collect and retain such rents as they become due and payable. Upon acceleration in accord with Paragraph #13 herein, or abandonment of the property, Beneficiary, in person, by agent, or by judicially appointed receiver, shall be entitled to enter upon, take possession of, and manage the property and to collect the rents of the property, including any past due. All rents collected by Beneficiary or receiver shall be applied first to payment of costs of the management of the property and collection of rents, including but not limited to, receiver's fees and expenses, reasonable attorney fees, expenses of maintaining rental flow, utilities, taxes, insurance, maintenance of the property, etc. and then to the sums secured by this Mortgage. Beneficiary and/or the receiver shall be liable to account only for those rents actually received.

12. Upon payment of all sums secured hereby Beneficiary shall record a release and satisfaction of this Mortgage.

IN CASE OF DEFAULT:

13. Upon default by Grantor in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, or referred to herein, all sums secured hereby shall immediately become due and payable at the option of the Beneficiary.

14. N/A

15. N/A

16. In the event this Mortgage is foreclosed then it is further agreed with respect to taxes, assessments, insurance premiums, liens and encumbrances, that the Beneficiary may make such additional advances as it may deem appropriate upon any payment that may have or may thereafter become due on any said encumbrance and Beneficiary shall have a separate and further right to make such additional prepayments as it shall deem appropriate on payments it believes may become due during any period of redemption and all such advances together with interest at the rate specified in the note, on each such advance so made shall be secured by this agreement and be included in any foreclosure judgment, and upon completion of any foreclosure sale whereby Beneficiary or its assigns successfully purchases at such sale, Beneficiary or its assigns may continue to advance funds on, not only those matters provided by applicable redemption statutes, if any, but, may also make advances for insurance, maintenance, upkeep, and upon any prior encumbrances and that any sums so advanced, plus interest at the rate specified in the judgment on each such advance shall be added to such sums that otherwise would be due upon redemption under applicable redemption statutes, if any, in the event of such redemption. It is agreed and stipulated that the Beneficiary may include all such provisions mentioned in this paragraph in any judgment granted in foreclosure. It is also agreed that any of the rights granted to Beneficiary regarding the making of advancements or prepayments are options only for the benefit of the Beneficiary or its assigns and shall not be construed as obligating Beneficiary or its assigns to make any such advances or prepayment.

17. N/A

18. This Mortgage applies to, inures to the benefit of, and is binding not only on the parties hereto, but on their heirs, devisees, legatees, administrators, executors and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby, whether or not named as Beneficiary herein.

19. There may be unrecorded documents which are part of this transaction, the specific terms of which are incorporated herein by reference and may be ascertained by contacting the Beneficiary.

PRIOR ENCUMBRANCES:

20. The Terms and conditions of the prior encumbrances, if any, are hereby incorporated into this Mortgage and grantor agrees to promptly comply with all of the terms and conditions of said prior encumbrances, and upon failure to so comply such failure shall constitute a default under this Mortgage and Beneficiary may at its sole and exclusive option:

a. Perform such terms and conditions of the prior encumbrances which are in default and by so doing all costs and expenses incurred by the Beneficiary, including reasonable attorney fees and advance fees (see Paragraph #8), may be added to the debt which is secured by this Mortgage and shall bear interest as specified in the note, and all sums so advanced plus costs, fees and expenses incurred may be declared immediately due and payable and Grantors failure to reimburse Beneficiary upon demand thereof shall constitute an event of default under this Mortgage, and/or

b. Foreclose this Mortgage in accord with applicable law.

WAIVER OF EXEMPTIONS:

21. Grantor hereby waives all rights of homestead and any other exemption(s) in the real property described herein under State or Federal law presently existing or hereafter enacted.

OTHER TERMS:

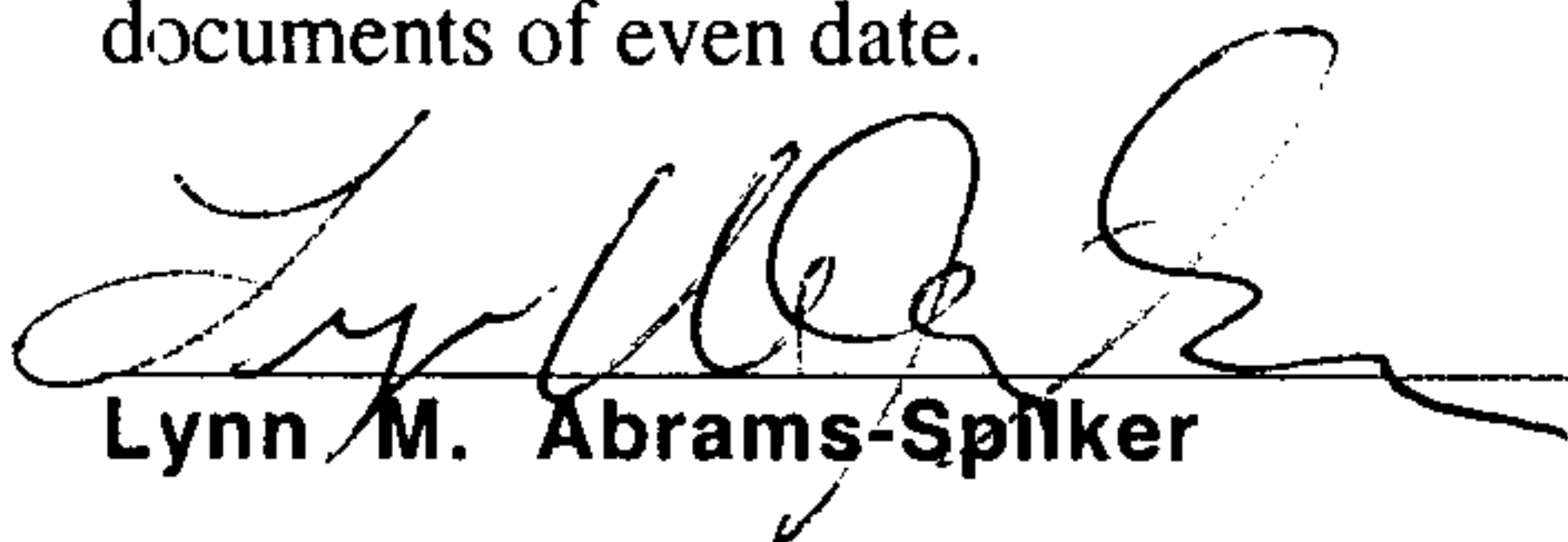
22. N/A

23. N/A

Continued from preceding page

BOOK 398 PAGE 626

By signing below I acknowledge that I have thoroughly read, understand and agree to all of the terms outlined in this Mortgage (Pages 1 through 6 inclusive). I further acknowledge and state that there are no oral or "side" agreements which modify or add to any portion of our written agreements contained herein and other related written loan documents of even date.




Lynn M. Abrams-Spilker

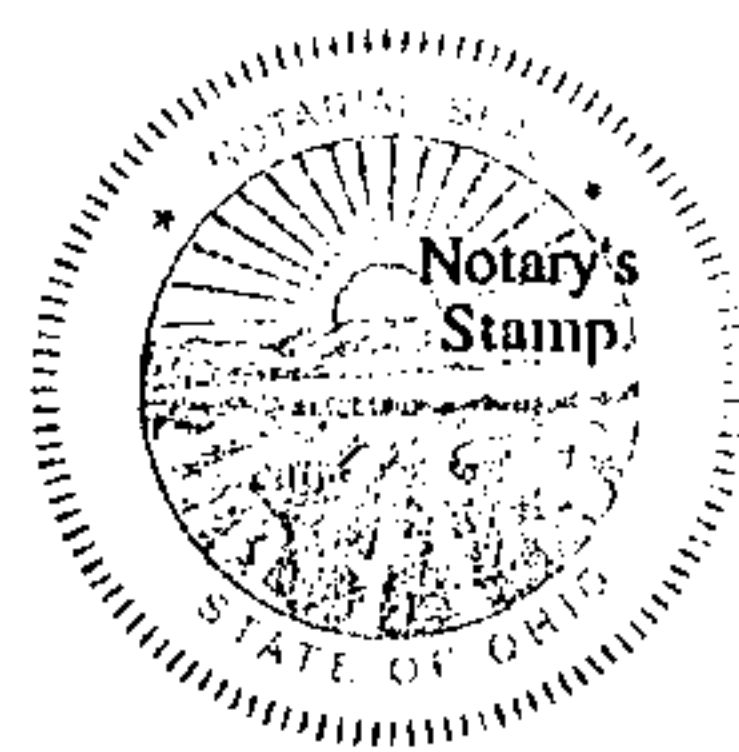
STATE OF OHIO)
) ss.
COUNTY OF MUSKINGUM)

On this day personally appeared before me Lynn M. Abrams-Spilker, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that she signed the same as her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal on: MAY 18, 2004



Notary Public in and for the State of OHIO
Residing at MUSKINGUM County
My commission expires 6-23-04



DEANNE STOTTSBERRY
Notary Public, State of Ohio
My Commission Expires
6-23-04

Continued next page

LMAS

Continued from preceding page

EXHIBIT "A"
(legal description(s) continued from page 1)

1. Situated in Jackson Township, Guernsey County, Ohio and being 2.454 acres more or less in the Southeast Quarter of Section #17 Township #1 North, Range #3 West of the United States Military Lands Survey and being more particularly described as follows:

Commencing at an iron pin found at the Northwest corner of the Southeast Quarter of Section #17, thence with the west line of the Southeast Quarter of Section #17 S 00° 19' 01" W a distance of 763.11 feet to an iron pin found, the BEGINNING, thence with the lands of now or formerly Frederick Abrams as found in Official Records Book 73 Page 874 and the south line of T.R. # 4322 S 81° 24' 00" E a distance of 280.84 feet to an iron pin found, thence with the lands of now or formerly Ethel Rayburn as found in Official Records Book 285 Page 156 the following three (3) calls:

1. S 08° 36' 00" W a distance of 150.00 feet to an iron pin found.
 2. S 81° 24' 00" E a distance of 118. 00 feet to an iron pin found.
 3. S 08° 36' 00" W a distance of 183. 87 feet to an iron pin found, thence with the lands of now or formerly Harvey Hahn as found in Volume 314 Page 4 the following two (2) calls:
 1. N 81° 24' 00" W a distance of 350.23 feet to an iron pin found on the west line of the Southeast Quarter of Section # 17.
 2. Thence with the west line of the Southeast Quarter of Section #17 N 00° 19' 01" E a distance of 337.39 feet to the beginning and containing 2.464 acres more or less and being a property conveyed to Frederick Abrams in Official Record Book 73 Page 874.
- Auditor's Parcel #11-00808.000

NOTE: This description includes Lots #66, 68, and 70 of the unrecorded plat of Marysville.

Also there is 0.136 acres included that was in a Quit Claim Deed in Official Record Book 109 Page 122 that put the line of the west line of the Southeast Quarter of Section #17 and is already in a tract called 2.112 acres and 1.95 acres.

Subject to all easements or leases of public record.
Bearings are magnetic and are for angle purposes only.
Iron pin set are 5/8 inch rebar 30 inches long, capped SPILKER LS-5862.
A survey of the above described property was made by Joseph T. Spilker, Registered Surveyor #S-5862 on July 30, 2002. All situate in the County of Guernsey, State of Ohio; commonly known as 7570 Marysville Road (new home under construction), Cambridge, OH 43725

Continued next page

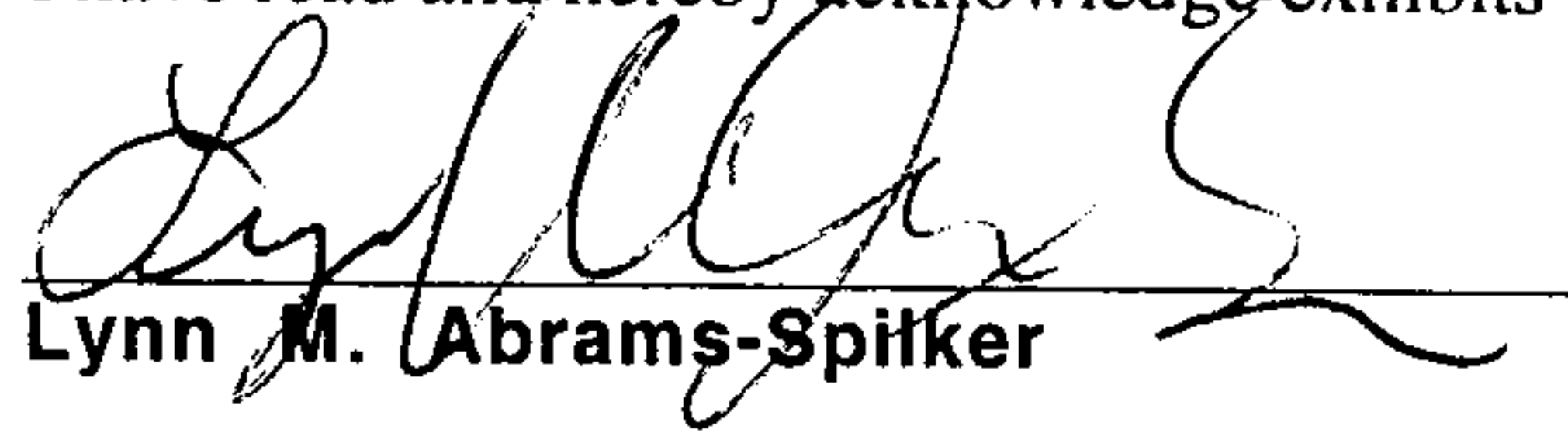
BOOK 338 PAGE 628

Continued from preceding page

EXHIBIT "B"
(special terms continued from page 1)

none

I have read and hereby acknowledge exhibits "A" and "B" above.


Lynn M. Abrams-Spilker

201600001211
Filed for Record in
GUERNSEY COUNTY, OHIO
COLLEEN WHEATLEY, RECORDER
03-04-2016 At 11:31 am.
ASSIGN MTG 32.00
OR Book 535 Page 313 - 314

201600001211
MEGAN WOLFE
8177 WASHINGTON CHURCH RD
BUILDING 6
DAYTON OH 45458

Instrument	Book	Page
201600001211 OR	535	313

LS&R No.: 201601714

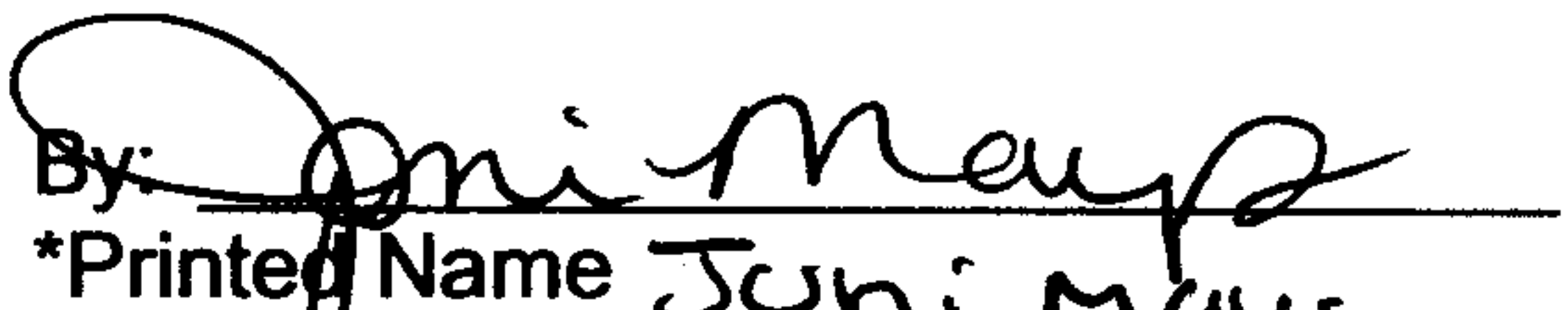
ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, **PNC Bank, National Association**, whose address is 3232 Newmark Drive, Miamisburg, OH 45342, does hereby assign, transfer and set over unto **Federal Home Loan Mortgage Corporation**, whose address is 8200 Jones Branch Drive Mailstop 202, McLean, VA 22102, a certain mortgage from Lynn M. Abrams-Spilker, unmarried to National City Mortgage a division of National City Bank of Indiana, dated January 7, 2005, recorded January 12, 2005, in Volume 419, Page 637, in the office of the Guernsey County Recorder, and secured by the following real estate:

PROPERTY ADDRESS: 7570 Marysville Road, Cambridge, Ohio 43725

IN WITNESS WHEREOF, PNC Bank, National Association has set its hand on the date set forth below.

PNC Bank, National Association

By: 
*Printed Name Joni Mays
*Title Assistant Vice President
*Date 2-23-2016

LS&R No.: 201601714

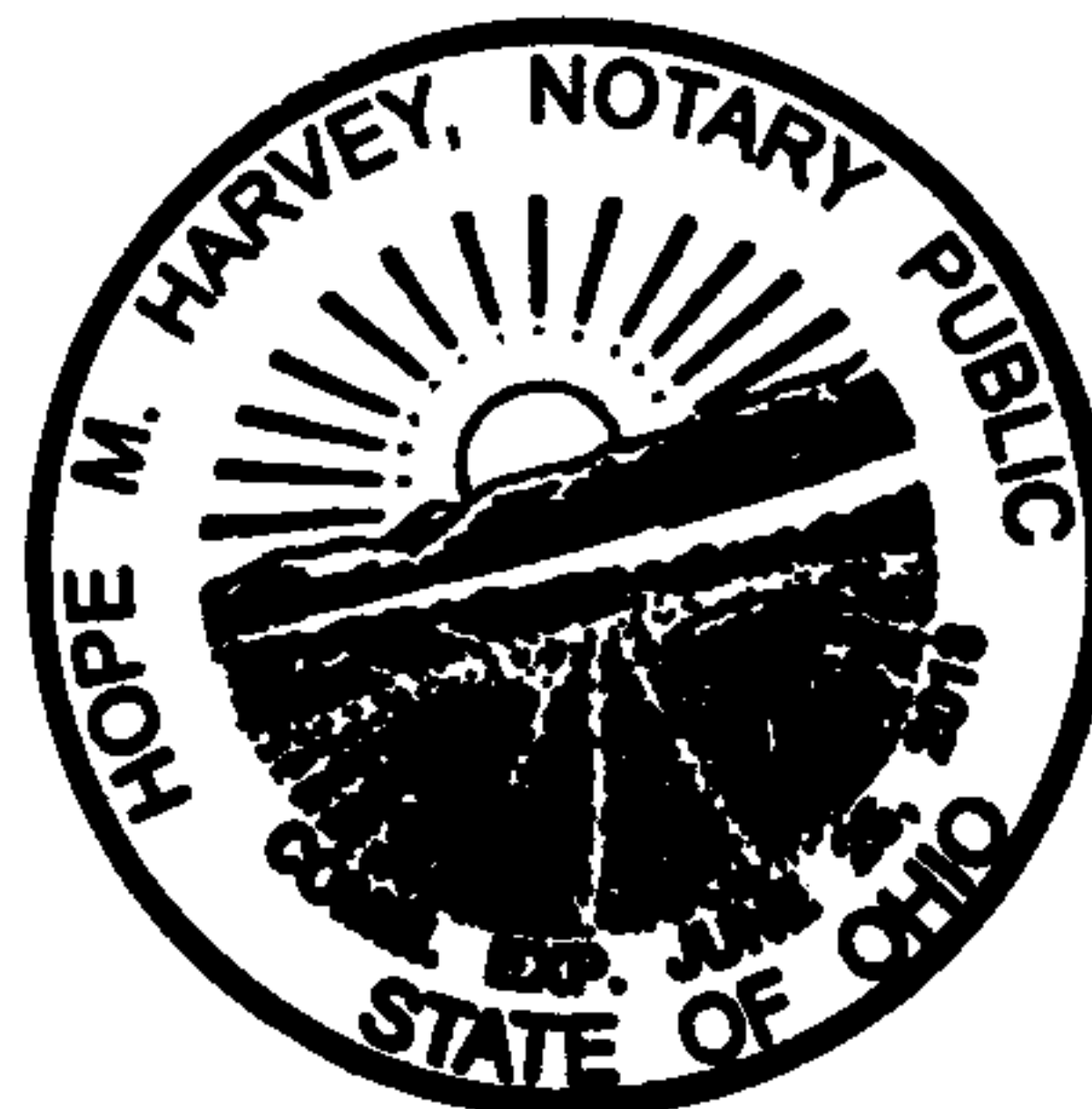
STATE OF Ohio }
COUNTY OF Montgomery } SS.

On 2-23-2016 before me Hope M Harvey, Notary Public, State of Ohio, personally appeared Jon: Mays Assistant Vice President (Title), of PNC Bank, National Association, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Hope M Harvey
Notary Public Hope M Harvey
My Commission Expires: 6/25/2018

This instrument was prepared by:
LERNER, SAMPSON & ROTHFUSS
A Legal Professional Association
P.O. Box 5480
Cincinnati, OH 45201-5480



NOTICE OF LIEN - GUERNSEY County, Ohio

201300004182
Filed for Record in
GUERNSEY COUNTY, OHIO
COLLEEN WHEATLEY, RECORDER
05-15-2013 At 01:48 pm.
ENPL LIEN .00
OR Book 503 Page 836 - 837

Cambridge, Oh 43725



Employer Number: 1480819XXX
Lien Number: UC109822
Issue Date: 05-04-13

Instrument Book Page
201300004182 OR 503 837

ASSESSMENT NUMBER / PERIOD

ASSESSMENT	PERIOD	T	BALANCE
WAS00000000038224444	4/2009	C	91.13
WAS00000000038224445	4/2009	F	50.00
WAS00000000038224446	4/2009	I	83.35
WAS00000000038224447	3/2010	C	111.29
WAS00000000038224448	3/2010	F	50.00
WAS00000000038224449	3/2010	I	69.83
WAS00000000038224450	4/2010	C	91.13
WAS00000000038224451	4/2010	F	50.00
WAS00000000038224452	4/2010	I	54.17
WAS00000000038224453	2/2011	C	685.93
WAS00000000038224455	2/2011	F	50.00
WAS00000000038224456	2/2011	I	248.06
WAS00000000038224454	2/2011	M	117.11
WAS00000000038224457	4/2011	C	345.94
WAS00000000038224459	4/2011	F	50.00
WAS00000000038224460	4/2011	I	92.82
WAS00000000038224458	4/2011	M	59.06
TOTAL BALANCE DUE			2,299.82

Instrument 201200009333 OR Book Page 495 323

Employer Number: 1480819XXX
Lien Number: UC102326
Issue Date: 09-29-12

NOTICE OF LIEN - GUERNSEY County, Ohio

I, Ted Maynard the duly appointed, representative of MICHAEL COLBERT, Director of the Ohio Department of Job and Family Services, do hereby certify and give notice of lien that the following contribution(s) required to be paid by the unemployment contribution law of Ohio in the following amount, or amounts, to the Ohio Department of Job and Family Services, Bureau of Unemployment Compensation Tax by an employer, to wit:

Lynn Abrams-spilker
Southeast Ohio Financial Services
7570 Marysville Rd

201200009333
Filed for Record in
GUERNSEY COUNTY, OHIO
COLLEEN WHEATLEY, RECORDER
10-15-2012 At 07:08 am.
EXPL LIEN .00
OR Book 495 Page 323 - 324

Cambridge, Oh 43725

were not paid when due and now are delinquent and will bear interest pursuant to Ohio Revised Code 4141.23 from respective due date as herein above set forth. Said contribution(s), interest, penalty, and forfeiture, if any, thereon are a lien upon real and personal property of said employer within the county of GUERNSEY, State of Ohio.

I certify the foregoing to be a true and correct copy of the action taken by Ohio Department of Job and Family Services, at Columbus, Ohio with respect to the above matter this on 09-29-12.

"...any contribution, interest, penalty, or forfeiture required to be paid under such sections by any employer shall, if not paid when due, become a lien upon real and personal property of such employer..."
Section 4141.23 ORC.

This instrument was prepared by The Ohio Attorney General.

AG# 10078314

DRL# 1480819XXX

201200009333
OFFICE OF THE ATTORNEY GENERAL
30 E BROAD ST 15TH FL
COLUMBUS OH 43215-9525

Ted Maynard
Ohio Department of Job and Family Services

UCTLN2
Reserved For County Recorder



* A 1 0 0 7 8 3 1 4 C 3 0 0 2 0 1 2 0 9 2 9 R *

Instrument
201200009333 OR Book Page
495 324

Employer Number: 1480819XXX
Lien Number: UC102326
Issue Date: 09-29-12

ASSESSMENT NUMBER / PERIOD

ASSESSMENT	PERIOD	T	BALANCE
WAS00000000037297122	2/2012	C	673.66
WAS00000000037297124	2/2012	I	27.48
WAS00000000037297123	2/2012	M	102.07
TOTAL BALANCE DUE			803.21

Employer Number: 1480819XXX
Lien Number: UC098474
Issue Date: 06-30-12

NOTICE OF LIEN - GUERNSEY County, Ohio

I, Ted Maynard the duly appointed, representative of MICHAEL COLBERT, Director of the Ohio Department of Job and Family Services, do hereby certify and give notice of lien that the following contribution(s) required to be paid by the unemployment contribution law of Ohio in the following amount, or amounts, to the Ohio Department of Job and Family Services, Bureau of Unemployment Compensation Tax by an employer, to wit:

Lynn Abrams-spilker
Southeast Ohio Financial Services
7570 Marysville Rd

Cambridge, Oh 43725

201200006055
Filed for Record in
GUERNSEY COUNTY, OHIO
COLLEEN WHEATLEY, RECORDER
07-16-2012 At 08:31 am.
ENPL LIEN .00
OR Book 491 Page 2246 - 2247

were not paid when due and now are delinquent and will bear interest pursuant to Ohio Revised Code 4141.23 from respective due date as herein above set forth. Said contribution(s), interest, penalty, and forfeiture, if any, thereon are a lien upon real and personal property of said employer within the county of GUERNSEY, State of Ohio.

I certify the foregoing to be a true and correct copy of the action taken by Ohio Department of Job and Family Services, at Columbus, Ohio with respect to the above matter this on 06-30-12.

"...any contribution, interest, penalty, or forfeiture required to be paid under such sections by any employer shall, if not paid when due, become a lien upon real and personal property of such employer..."
Section 4141.23 ORC.

This instrument was prepared by The Ohio Attorney General.

AG# 10078314 DRL# 1480819XXX



Ted Maynard
Ohio Department of Job and Family Services

201200006055
OFFICE OF THE ATTORNEY GENERAL
30 E BROAD ST
15TH FL
COLUMBUS OH 43215-9525

UCTLN2
Reserved For County Recorder



* A 1 0 0 7 8 3 1 4 C 3 0 D 2 0 1 2 0 6 3 0 R *

Employer Number: 1480819XXX
Lien Number: UC098474
Issue Date: 06-30-12

Instrument 201200006055 OR Book Page 491 2247

ASSESSMENT NUMBER / PERIOD	ASSESSMENT	PERIOD	T	BALANCE
	WAS00000000036683192	1/2012	C	1,086.59
	WAS00000000036683194	1/2012	I	44.31
	WAS00000000036683193	1/2012	M	164.63
TOTAL BALANCE DUE				1,295.53

Instrument 201200000296 OR Book Page 485 2200 e 40 of 150

201200000296
Filed for Record in
GUERNSEY COUNTY, OHIO
COLLEEN WHEATLEY, RECORDER
01-12-2012 At 03:16 pm.
EMPL LIEN .00
OR Book 485 Page 2200 - 2201Employer Number: 1480819000
Lien Number: UC092279
Issue Date: 12-31-11

NOTICE OF LIEN - GUERNSEY County, Ohio

I, Ted Maynard the duly appointed, representative of MICHAEL COLBERT, Director of the Ohio Department of Job and Family Services, do hereby certify and give notice of lien that the following contribution(s) required to be paid by the unemployment contribution law of Ohio in the following amount, or amounts, to the Ohio Department of Job and Family Services, Bureau of Unemployment Compensation Tax by an employer, to wit:

Lynn Abrams-spilker
Southeast Ohio Financial Services
7570 Marysville Rd

Cambridge, Oh 43725

were not paid when due and now are delinquent and will bear interest pursuant to Ohio Revised Code 4141.23 from respective due date as herein above set forth. Said contribution(s), interest, penalty, and forfeiture, if any, thereon are a lien upon real and personal property of said employer within the county of GUERNSEY, State of Ohio.

I certify the foregoing to be a true and correct copy of the action taken by Ohio Department of Job and Family Services, at Columbus, Ohio with respect to the above matter this on 12-31-11.

"...any contribution, interest, penalty, or forfeiture required to be paid under such sections by any employer shall, if not paid when due, become a lien upon real and personal property of such employer..."
Section 4141.23 ORC.

This instrument was prepared by The Ohio Attorney General.

AG# 10078314 DRL# 1480819000



Ted Maynard
Ohio Department of Job and Family Services

UCTLN2
Reserved For County Recorder



* A 1 0 0 7 8 3 1 4 C 3 0 0 2 0 1 1 1 2 3 1 R *

Employer Number: 1480819000
Lien Number: UC092279
Issue Date: 12-31-11

ASSESSMENT NUMBER / PERIOD

ASSESSMENT	PERIOD	T	BALANCE
WAS00000000035759567	3/2011	C	310.22
WAS00000000035759569	3/2011	I	10.99
TOTAL BALANCE DUE			321.21

11TL008752

Case Type STATE TAX LIEN
Case Status: Open
File Date: 01/07/2011
DCM Track:

Action: STATE TAX LIEN
Status Date: 01/07/2011
Case Judge:
Next Event:

All Information **Party** **Judgment** **Docket** **Disposition**

Party Information**TAXATION OHIO DEPT OF - Creditor**

DOB
DOD
Disposition
Disp Date

Address C/O ATTY DAVID W BURNS
309 MAIN ST
COSHOCOTON, OH 43812
Phone

Alias

[More Party Information](#)

ABRAMS-SPIPKER, LYNN M - Debtor

DOB
DOD
Disposition
Disp Date

Address 7570 MARYSVILLE RD
CAMBRIDGE, OH 43725
Phone

Alias
DBA SE OHIO FINANCIAL
SERVICE

[More Party Information](#)

Liens/Judgments

Court	County	State	Rendered Date
COMMON PLEAS	GUERNSEY	OH	01/01/2011
Case #	Foreign #	Execution #	
	9217052		
Case Title	STATE OF OHIO vs ABRAMS-SPIPKER AT EL	Attorney	
Journal	Page	Filed	Released
17	223	10:09 AM	

Judgments:

Amount	Interest	Per	From Date	Cost
\$623.62			01/01/2011	

Docket Information

Date	Description	Docket Text	Amount Owed
01/07/2011	STATE TAX LIEN FILED. (IMPORTED)	# -11TL008752 JL -17 PG -223	
01/07/2011	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	



**Case Disposition**

Disposition	Date	Case Judge
Undisposed		

11TL008949

Case Type STATE TAX LIEN
Case Status: Open
File Date: 08/10/2011
DCM Track:

Action: STATE TAX LIEN
Status Date: 08/10/2011
Case Judge:
Next Event:

[All Information](#) [Party](#) [Judgment](#) [Docket](#) [Disposition](#)

Party Information

TAXATION OHIO DEPT OF - Creditor

DOB
DOD
Disposition
Disp Date

Address ATTORNEY GENERAL
COLLECTION
ENFORCEMENT
150 E GAY ST 21ST FL
COLUMBUS, OH 43215

Phone**Alias**[More Party Information](#)

ABRAMS-SPILKER, LYNN M - Debtor

DOB
DOD
Disposition
Disp Date

Address 7570 MARYSVILLE RD
CAMBRIDGE, OH 43725

Phone**Alias**[More Party Information](#)**Liens/Judgments**

Court	County	State	Rendered Date
COMMON PLEAS	GUERNSEY	OH	07/30/2011
Case #	Foreign #	Execution #	
	9682054		
Case Title	Attorney		
STATE OF OHIO vs ABRAMS-SPILKER			
Journal	Page	Filed	Released
TL17	420	11:37 AM	

Judgments:

Amount	Interest	Per	From Date	Cost
\$122.25			07/30/2011	

Docket Information

Date	Description	Docket Text	Amount Owed
08/10/2011	STATE TAX LIEN FILED. (IMPORTED)	11TL008949 TL17 PG 420	
08/10/2011	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	

Case Disposition

Disposition	Date	Case Judge
Undisposed		



12ETL00097

Case Type TAX LIEN IMPORT
Case Status: Open
File Date: 07/27/2012
DCM Track:

Action: STATE TAX LIEN
Status Date: 07/27/2012
Case Judge:
Next Event:

All Information **Party** **Judgment** **Disposition**

Party Information

ABRAMS-SPIPKER, LYNN M - Debtor

DOB**DOD****Disposition****Disp Date**

Address 7570 MARYSVILLE RD
CAMBRIDGE, OH 43725

Phone**Alias**[More Party Information](#)

DEPARTMENT OF TAXATION - Creditor

DOB**DOD****Disposition****Disp Date**

Address **Phone**

Alias[More Party Information](#)**Liens/Judgments**

Court	County	State	Rendered Date
Case #	Foreign #	Execution #	
Case Title		Attorney	
Journal	Page	Filed 11:19 am	Released
Tax Lien Rendered 07/21/2012	Tax Lien Released		

Case Disposition

Disposition	Date	Case Judge
Undisposed		



13ETL00630

Case Type TAX LIEN IMPORT
Case Status: Open
File Date: 04/26/2013
DCM Track:

Action: STATE TAX LIEN
Status Date: 04/26/2013
Case Judge:
Next Event:

All Information **Party** **Judgment** **Disposition**

Party Information

ABRAMS-SPIPKER, LYNN M - Debtor

DOB**DOD****Disposition****Disp Date**

Address 7570 MARYSVILLE RD
CAMBRIDGE, OH 43725

Phone**Alias**[More Party Information](#)

DEPARTMENT OF TAXATION - Creditor

DOB**DOD****Disposition****Disp Date**

Address **Phone**

Alias[More Party Information](#)**Liens/Judgments**

Court	County	State	Rendered Date
Case #	Foreign #	Execution #	
Case Title		Attorney	
Journal	Page	Filed 2:35 pm	Released
Tax Lien Rendered 04/20/2013	Tax Lien Released		

Case Disposition

Disposition	Date	Case Judge
Undisposed		



13ETL00839

Case Type TAX LIEN IMPORT
Case Status: Open
File Date: 09/16/2013
DCM Track:

Action: STATE TAX LIEN
Status Date: 09/16/2013
Case Judge:
Next Event:

All Information **Party** **Judgment** **Disposition**

Party Information

ABRAMS-SPIPKER, LYNN M - Debtor

DOB**DOD****Disposition****Disp Date**

Address 7570 MARYSVILLE RD
CAMBRIDGE, OH 43725

Phone**Alias**[More Party Information](#)

DEPARTMENT OF TAXATION - Creditor

DOB**DOD****Disposition****Disp Date****Address** **Phone****Alias**[More Party Information](#)**Liens/Judgments**

Court	County	State	Rendered Date
Case #	Foreign #	Execution #	
Case Title		Attorney	
Journal	Page	Filed 8:32 am	Released
Tax Lien Rendered 09/07/2013	Tax Lien Released		

Case Disposition

Disposition	Date	Case Judge
Undisposed		



15ETL01849

Case Type TAX LIEN IMPORT
Case Status: Open
File Date: 08/11/2015
DCM Track:

Action: STATE TAX LIEN
Status Date: 08/11/2015
Case Judge:
Next Event:

All Information **Party** **Judgment** **Disposition**

Party Information

ABRAMS-SPIPKER, LYNN M - Debtor

DOB

DOD

Disposition

Disp Date

Address 7570 Marysville Rd
Cambridge, OH 43725

Phone**Alias**[More Party Information](#)

DEPARTMENT OF TAXATION - Creditor

DOB

DOD

Disposition

Disp Date

Address **Phone****Alias**[More Party Information](#)**Liens/Judgments**

Court	County	State	Rendered Date
Case #	Foreign #	Execution #	
Case Title		Attorney	
Journal	Page	Filed 12:50 pm	Released
Tax Lien Rendered 08/01/2015	Tax Lien Released		

Case Disposition

Disposition	Date	Case Judge
Undisposed		



17JL015264

Case Type JUDGMENT LIEN
Case Status: Open
File Date: 02/06/2017
DCM Track:

Action: JUDGMENT LIEN
Status Date: 02/06/2017
Case Judge:
Next Event:

All Information Party Judgment Docket Financial Receipt Disposition

Party Information**SALIM, SULTAN H - Creditor**

DOB
DOD
Disposition
Disp Date

Address C/O BRYSON LEGAL LLC
844 S FRONT STREET
COLUMBUS, OH 43206
Phone

Alias

[More Party Information](#)

ABRAMS-SPILKER, LYNN M - Debtor

DOB
DOD
Disposition
Disp Date

Address 7570 MARYSVILLE RD
CAMBRIDGE, OH 43725
Phone

Alias

[More Party Information](#)

Liens/Judgments

Court	County	State	Rendered Date
COMMON PLEAS	GUERNSEY	OH	07/25/2016
Case #	Foreign #	Execution #	
15CV450			
Case Title	SULTAN HAMID SALIM vs LYNN M ABRAMS-SPILKER ET AL	Attorney	PAUL BRYSON
Journal	Page	Filed	Released
30			

Judgments:

Amount	Interest	Per	From Date	Cost
\$42,320.00	3%		01/25/2016	\$235.49

Fill in this information to identify your case:

Debtor 1	Lynn M Abrams-Spilker		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)	2:18-bk-53874		

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.

☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	Attorney General of Ohio Priority Creditor's Name Bankruptcy & Collections Enforcement 150 E Gay St 21st Floor Columbus, OH 43215 Number Street City State Zip Code	Last 4 digits of account number	\$0.00	\$0.00
	When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

NOTICE ONLY

Debtor 1 **Lynn M Abrams-Spilker**

Case number (if know)

2:18-bk-53874

2.2	Department of Treasury Priority Creditor's Name Financial Management Service P.O. Box 1686 Birmingham, AL 35201-1686 Number Street City State Zip Code	Last 4 digits of account number _____ \$0.00 \$0.00 \$0.00 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ NOTICE ONLY
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
2.3	IRS Priority Creditor's Name Centralized Insolvency Operations Box 7346 Philadelphia, PA 19106-7346 Number Street City State Zip Code	Last 4 digits of account number _____ \$3,944.28 \$3,944.28 \$0.00 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ Taxes
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
2.4	Ohio Bureau of Workers Compensation Priority Creditor's Name Bankruptcy Unit Box 15567 Columbus, OH 43215-0567 Number Street City State Zip Code	Last 4 digits of account number _____ \$0.00 \$0.00 \$0.00 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ NOTICE ONLY
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 **Lynn M Abrams-Spilker**

Case number (if know)

2:18-bk-53874

2.5

Ohio Dept of Job & Family Services

Priority Creditor's Name

**30 E. Broad St
32nd Floor****Columbus, OH 43215**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **\$14,055.42** **\$3,462.72** **\$10,592.70**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of PRIORITY unsecured claim:

☐ Domestic support obligations☒ Taxes and certain other debts you owe the government☐ Claims for death or personal injury while you were intoxicated☐ Other. Specify**Taxes**

2.6

Ohio Dept of Taxation

Priority Creditor's Name

**Bankruptcy Division
Box 530****Columbus, OH 43266-0030**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **\$4,221.49** **\$759.53** **\$3,461.96**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of PRIORITY unsecured claim:

☐ Domestic support obligations☒ Taxes and certain other debts you owe the government☐ Claims for death or personal injury while you were intoxicated☐ Other. Specify**Taxes**

2.7

Ohio Dept of Taxation

Priority Creditor's Name

**Bankruptcy Division
Box 530****Columbus, OH 43266-0030**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **\$2,760.30** **\$2,060.30** **\$700.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of PRIORITY unsecured claim:

☐ Domestic support obligations☒ Taxes and certain other debts you owe the government☐ Claims for death or personal injury while you were intoxicated☐ Other. Specify**Taxes****Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.☒ Yes.**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more

Debtor 1 **Lynn M Abrams-Spilker**

Case number (if know)

2:18-bk-53874

than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Last 4 digits of account number	Total claim
4.1	American InfoSource LP Nonpriority Creditor's Name as agent for First Data PO Box 248838 Oklahoma City, OK 73124 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Unsecured	\$84.24
4.2	American InfoSource LP Nonpriority Creditor's Name as agent for Verizon PO Box 248838 Oklahoma City, OK 73124 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Unsecured	\$430.21
4.3	Burns, David Esq. Nonpriority Creditor's Name 309 Main St. Coshocton, OH 43812 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify NOTICE ONLY	\$0.00

Debtor 1 Lynn M Abrams-Spilker

Case number (if know)

2:18-bk-53874

4.4

Cambridge Municipal Court

Nonpriority Creditor's Name

Case No.: 13CVF00323**150 Highland Avenue Ste 1****Cambridge, OH 43725-2699**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 0323\$0.00When was the debt incurred? 06/21/2013

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Regional Collection Services vs Lynn Spilker

4.5

Chex Systems

Nonpriority Creditor's Name

7805 Hudson Rd Ste 100**Saint Paul, MN 55125**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number _____

\$0.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify NOTICE ONLY

4.6

Citibank

Nonpriority Creditor's Name

Great Lakes Higher Education**2401 International Ln****Madison, WI 53704**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 0756\$0.00When was the debt incurred? 10/01/1999

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify NOTICE ONLY

Debtor 1 **Lynn M Abrams-Spilker**

Case number (if know)

2:18-bk-53874

4.7

Citifinancial

Nonpriority Creditor's Name

**605 Munn Rd
Fort Mill, SC 29715**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **0728****\$0.00**When was the debt incurred? **05/2005**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **NOTICE ONLY**

4.8

Credit Collection Services

Nonpriority Creditor's Name

**PO BOX 607
Norwood, MA 02062**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$323.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Unsecured**

4.9

Department of Education

Nonpriority Creditor's Name

**121 S 13th St
Lincoln, NE 68508**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **5949****\$0.00**When was the debt incurred? **07/2010**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **NOTICE ONLY**

Debtor 1 Lynn M Abrams-Spilker

Case number (if know)

2:18-bk-538744.1
0**Department of Education**

Nonpriority Creditor's Name

**121 S 13th St
Lincoln, NE 68508**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number 6049\$0.00When was the debt incurred? 07/2010**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify NOTICE ONLY4.1
1**Educational Credit Management Corp**

Nonpriority Creditor's Name

**111 Washington Ave S Ste
Minneapolis, MN 55401**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number 0003\$25,738.00When was the debt incurred? Opened 01/14**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Educational Pnc Bank4.1
2**Educational Credit Management Corp**

Nonpriority Creditor's Name

**111 Washington Ave S Ste
Minneapolis, MN 55401**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number 0007\$23,529.00When was the debt incurred? Opened 01/14**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Educational Pnc Bank

Debtor 1 **Lynn M Abrams-Spilker**

Case number (if know)

2:18-bk-538744.1
3**Educational Credit Management Corp**

Nonpriority Creditor's Name

**111 Washington Ave S Ste
Minneapolis, MN 55401**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **0004****\$15,598.00**When was the debt incurred? **Opened 01/14****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Educational Pnc Bank**

4.1
4**Educational Credit Management Corp**

Nonpriority Creditor's Name

**111 Washington Ave S Ste
Minneapolis, MN 55401**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **0006****\$15,516.00**When was the debt incurred? **Opened 01/14****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Educational Pnc Bank**

4.1
5**Educational Credit Management Corp**

Nonpriority Creditor's Name

**111 Washington Ave S Ste
Minneapolis, MN 55401**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **0001****\$1,267.00**When was the debt incurred? **Opened 01/14****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Educational Pnc Bank**

Debtor 1 Lynn M Abrams-Spilker

Case number (if know)

2:18-bk-538744.1
6**Educational Credit Management Corp**

Nonpriority Creditor's Name

**111 Washington Ave S Ste
Minneapolis, MN 55401**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number 0002\$616.00When was the debt incurred? Opened 01/14**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify Educational Pnc Bank

4.1
7**Educational Credit Management Corp**

Nonpriority Creditor's Name

**111 Washington Ave S Ste
Minneapolis, MN 55401**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number 0005\$407.00When was the debt incurred? Opened 01/14**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify Educational Pnc Bank

4.1
8**Enhanced Recovery Company**

Nonpriority Creditor's Name

**8014 Bayberry Rd
Jacksonville, FL 32256**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number 9610\$192.00When was the debt incurred? Opened 5/02/17**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify 11 At T Directv

Debtor 1 Lynn M Abrams-Spilker

Case number (if know)

2:18-bk-538744.1
9**Federal Home Loan Mortgage**

Last 4 digits of account number _____

\$0.00

Nonpriority Creditor's Name

PNC Bank, NA**3232 Newmark Dr.****Miamisburg, OH 45342**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **NOTICE ONLY**4.2
0**Fidelity Properties Inc**

Last 4 digits of account number _____

\$344.00

Nonpriority Creditor's Name

220 E Main Street**Alliance, OH 44601**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Unsecured**4.2
1**First Data**Last 4 digits of account number **6000****\$0.00**

Nonpriority Creditor's Name

265 Broad Hollow R**Melville, NY 11747**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesWhen was the debt incurred? **05/01/2012**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **NOTICE ONLY**

Debtor 1 **Lynn M Abrams-Spilker**

Case number (if know)

2:18-bk-538744.2
2**Frontier Communications**

Nonpriority Creditor's Name

**19 John Street
Middletown, NY 10940**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **5070****\$0.00**When was the debt incurred? **02/2007**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **NOTICE ONLY**4.2
3**Great Lakes Higher Education Corp**

Nonpriority Creditor's Name

**PO Box 7860
Madison, WI 53707**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$0.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **NOTICE ONLY**4.2
4**Guernsey County Common Pleas Court**

Nonpriority Creditor's Name

**Case: 15CV000002
801 Wheeling Ave.
Cambridge, OH 43725**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **0002****\$0.00**When was the debt incurred? **01/05/2015**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Federal Home Loan Mortgage Corporation
vs. Lynn Abrams-Spilker, et al**

Debtor 1 Lynn M Abrams-Spilker

Case number (if know)

2:18-bk-538744.2
5**Guernsey County Common Pleas Court**

Nonpriority Creditor's Name

Case: 13CV000176**801 Wheeling Ave.****Cambridge, OH 43725**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 0176\$0.00When was the debt incurred? 04/16/2013

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Dept of Job and Family Services vs. Lynn Abrams-Spilker4.2
6**Guernsey County Common Pleas Court**

Nonpriority Creditor's Name

Case: 15CV000450**801 Wheeling Ave.****Cambridge, OH 43725**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 0450\$0.00When was the debt incurred? 10/30/2015

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Sultan Hamid Salim vs Lynn Abrams-Spilker, et al4.2
7**Guernsey County Common Pleas Court**

Nonpriority Creditor's Name

Case: 14CV000102**801 Wheeling Ave.****Cambridge, OH 43725**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 0102\$0.00When was the debt incurred? 03/05/2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Federal Home Loan Mortgage Corporation vs. Lynn Abrams-Spilker, et al

Debtor 1 Lynn M Abrams-Spilker

Case number (if know)

2:18-bk-538744.2
8**Guernsey County Common Pleas Court**

Nonpriority Creditor's Name

Case: 16CV000127**801 Wheeling Ave.****Cambridge, OH 43725**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 0127\$0.00When was the debt incurred? 04/07/2016

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Federal Home Loan Mortgage Corporation vs. Lynn Abrams-Spilker, et al4.2
9**Law Office Of Robert A. Schuerger**

Nonpriority Creditor's Name

81 South Fifth St., Suite 400**Columbus, OH 43215**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number _____

\$8,351.32

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Collection account4.3
0**Loughry, Timothy Esq**

Nonpriority Creditor's Name

PO Box 441**Marietta, OH 45750**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number _____

\$0.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify NOTICE ONLY

Debtor 1 **Lynn M Abrams-Spilker**

Case number (if know)

2:18-bk-538744.3
1**McCarthy, Burgess & Wolff**

Nonpriority Creditor's Name

**The MB&W Building
26000 Cannon Road
Cleveland, OH 44146**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$485.62

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection account**4.3
2**Paul Bryson, Esq**

Nonpriority Creditor's Name

**844 S Front St
Columbus, OH 43206**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$0.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Attorney for Sultan Hamid Salim**4.3
3**PNC Bank**

Nonpriority Creditor's Name

**Great Lakes Educational Loan
services
PO Box 7860
Madison, WI 53707**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

8942**\$0.00**

When was the debt incurred?

09/29/2008

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **NOTICE ONLY**

Debtor 1 Lynn M Abrams-Spilker

Case number (if know)

2:18-bk-538744.3
4**PNC Mortgage**

Nonpriority Creditor's Name

PO Box 8703**Dayton, OH 45401**

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ YesLast 4 digits of account number 5999\$0.00When was the debt incurred? 01/07/2005**As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify NOTICE ONLY4.3
5**Regional Collection**

Nonpriority Creditor's Name

P.O. Box 441**Marietta, OH 45750**

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes

Last 4 digits of account number _____

\$213.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Unsecured4.3
6**Schuerger II, Robert**

Nonpriority Creditor's Name

81 S. Fifth St.**Ste 400****Columbus, OH 43215-4323**

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes

Last 4 digits of account number _____

\$0.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify NOTICE ONLY

Debtor 1 Lynn M Abrams-Spilker

Case number (if know)

2:18-bk-538744.3
7**Suntrust Bank**

Nonpriority Creditor's Name

Great Lakes Educational Loan Services**PO Box 7860****Madison, WI 53707**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 1303\$0.00When was the debt incurred? 10/01/1999

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify NOTICE ONLY4.3
8**Suttinger, Bethany Esq.**

Nonpriority Creditor's Name

120 E 4th St**8th Floor****Cincinnati, OH 45201**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number _____

\$0.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify NOTICE ONLY4.3
9**Synenburg & Associates**

Nonpriority Creditor's Name

55 Public Square**Suite 1331****Cleveland, OH 44113**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number _____

\$656.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Unsecured

Debtor 1 Lynn M Abrams-Spilker

Case number (if know)

2:18-bk-538744.4
0**U S Dept Of Education**

Nonpriority Creditor's Name

Last 4 digits of account number **6991****\$12,979.00****PO Box 4222
Iowa City, IA 52244**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

**Opened 7/12/10 Last Active
2/04/17**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Educational**4.4
1**U S Dept Of Education**

Nonpriority Creditor's Name

Last 4 digits of account number **0595****\$9,883.00****PO Box 4222
Iowa City, IA 52244**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

**Opened 7/12/10 Last Active
2/04/17**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Educational****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ 0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$ 24,981.49
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ 24,981.49
		Total Claim	
Total claims from Part 2	6f. Student loans	6f.	\$ 0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00

Debtor 1 Lynn M Abrams-Spilker

Case number (if know)

2:18-bk-538746h. **Debts to pension or profit-sharing plans, and other similar debts**6h. \$ 0.006i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.6i. \$ 116,612.396j. **Total Nonpriority.** Add lines 6f through 6i.6j. \$ 116,612.39

Fill in this information to identify your case:

Debtor 1	Lynn M Abrams-Spilker		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)	2:18-bk-53874		

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**
 - ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.2	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.3	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.4	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.5	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	

Fill in this information to identify your case:

Debtor 1	Lynn M Abrams-Spilker		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number	2:18-bk-53874		
(if known)			

☐ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☒ No
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

- ☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

3.2

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

- ☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 Lynn M Abrams-Spilker

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number 2:18-bk-53874
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
- ☐ Not employed

Owner/Accountant

Southeast Ohio Financial Services

61114 Southgate Rd
Cambridge, OH 43725

Debtor 2 or non-filing spouse

- ☐ Employed
- ☐ Not employed

How long employed there? 17 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 0.00	\$ N/A
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ N/A
4. Calculate gross income. Add line 2 + line 3.	\$ 0.00	\$ N/A

Debtor 1 **Lynn M Abrams-Spilker**

Case number (if known) **2:18-bk-53874**

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	\$ 0.00	\$ N/A	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	\$ 0.00	\$ N/A	
5b. Mandatory contributions for retirement plans	\$ 0.00	\$ N/A	
5c. Voluntary contributions for retirement plans	\$ 0.00	\$ N/A	
5d. Required repayments of retirement fund loans	\$ 0.00	\$ N/A	
5e. Insurance	\$ 0.00	\$ N/A	
5f. Domestic support obligations	\$ 0.00	\$ N/A	
5g. Union dues	\$ 0.00	\$ N/A	
5h. Other deductions. Specify: _____	\$ 0.00	\$ N/A	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	\$ 0.00	\$ N/A	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$ 0.00	\$ N/A	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ 4,213.04	\$ N/A	
8b. Interest and dividends	\$ 0.00	\$ N/A	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ 0.00	\$ N/A	
8d. Unemployment compensation	\$ 0.00	\$ N/A	
8e. Social Security	\$ 0.00	\$ N/A	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	\$ 0.00	\$ N/A	
8g. Pension or retirement income	\$ 0.00	\$ N/A	
8h. Other monthly income. Specify: _____	\$ 0.00	\$ N/A	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	\$ 4,213.04	\$ N/A	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$ 4,213.04	\$ N/A	= \$ 4,213.04
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
		11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 4,213.04	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____			

Profit/Loss
Dec 2017 to May 2018

	2017 December	2018 January	2018 February	2018 March	2018 April	2018 May
Income	\$ 6,529.47	\$ 9,006.96	\$ 18,858.94	\$ 29,790.95	\$ 31,011.04	\$ 17,573.38
Bad Debt	\$ 3,683.75		\$ 41.25		\$ 1,500.00	
Charitable	\$ 250.00		\$ 325.00	\$ 285.00	\$ 170.00	\$ 100.00
Fuel	\$ 276.57	\$ 396.35	\$ 235.85	\$ 229.08	\$ 650.93	\$ 601.51
Office	\$ 273.45	\$ 107.48	\$ 843.83	\$ 3,346.01	\$ 969.10	\$ 1,253.79
Office Equipment				\$ 1,958.27		
Payroll	\$ 2,060.42	\$ 1,038.49	\$ 3,140.72	\$ 4,340.98	\$ 3,774.79	\$ 2,015.21
Contract Labor	\$ 1,200.00	\$ 1,700.00	\$ 2,418.73	\$ 3,200.00	\$ 2,904.00	\$ 2,400.00
Dues/Subscriptions	\$ 61.79	\$ 11.79	\$ 11.79	\$ 145.93	\$ 13.93	\$ 73.93
Insurance	\$ 405.25	\$ 502.49	\$ 416.16	\$ 416.16	\$ 416.14	\$ 381.88
Utilities	\$ 116.92	\$ 2,273.71	\$ 2,883.61	\$ 2,408.94	\$ 3,618.68	\$ 1,764.08
Meals	\$ 50.44	\$ 79.02			\$ 289.57	\$ 701.79
Supplies	\$ 514.89	\$ 68.94	\$ 952.15	\$ 64.74	\$ 352.01	\$ 673.67
Advertising	\$ 50.00	\$ 97.50	\$ 215.00	\$ 3,509.12	\$ 2,429.70	\$ 100.00
Repairs/Maintenance		\$ 70.00	\$ 586.84	\$ 910.36	\$ 75.00	\$ 249.14
Computer Software/Eq		\$ 2,968.10	\$ 1,275.20		\$ 377.87	
Legal/Professional			\$ 150.00	\$ 326.15	\$ 264.58	\$ 355.30
Vehicle				\$ 4,254.59	\$ 308.87	\$ 361.50
Travel					\$ 627.95	\$ 568.76
Total Expenses	\$ 8,943.48	\$ 9,313.87	\$ 13,496.13	\$ 25,395.33	\$ 18,743.12	\$ 11,600.56
Net Profit	\$ (2,414.01)	\$ (306.91)	\$ 5,362.81	\$ 4,395.62	\$ 12,267.92	\$ 5,972.82

INCOME STATEMENT

FOR THE PERIOD 12/1/17 TO 12/31/17

NAME OF BUSINESS Southeast Ohio Financial Services (SEOFS)

GROSS INCOME \$ 6529.47

EXPENSES:

Vehicle: Gasoline, Repairs \$ 276.57

Insurance \$ 405.25

Materials/Goods \$

Tools/Equipment \$

Payroll to employee(s) \$ 3260.42

Payroll to owner(s) \$

Office supplies \$ 850.13

Telephone \$

Utilities: Electric, Gas, Water \$ 116.92

Advertising \$ 300.00

Travel & Entertainment \$ 50.44

Taxes, Fees, Licenses \$

Other: Bad Debt \$ 3683.75

Other: \$

TOTAL EXPENSES \$ 8943.48

NET PROFIT (LOSS) \$ (2414.01)

To the best of my knowledge, this is a true, complete and accurate statement of income.

X [Signature]

Date 6/25/18

X

Date

INCOME STATEMENT

FOR THE PERIOD 1/1/18 TO 1/31/18

NAME OF BUSINESS Southeast Ohio Financial Services (SEOFS)

GROSS INCOME \$ 9006.96

EXPENSES:

Vehicle: Gasoline, Repairs \$ 396.35

Insurance \$ 502.49

Materials/Goods \$

Tools/Equipment \$ 2968.10

Payroll to employee(s) \$ 2738.49

Payroll to owner(s) \$

Office supplies \$ 188.21

Telephone \$

Utilities: Electric, Gas, Water \$ 2273.71

Advertising \$ 97.50

Travel & Entertainment \$

Taxes, Fees, Licenses \$

Other: Repairs/mt. \$ 70.00

Other: \$

TOTAL EXPENSES \$ 9313.87

NET PROFIT (LOSS) \$ (306.91)

To the best of my knowledge, this is a true, complete and accurate statement of income.

X [Signature]

Date 6/25/18

X

Date

INCOME STATEMENTFOR THE PERIOD 2/1/18 TO 2/28/18NAME OF BUSINESS Southeast Ohio Financial Services (SEOFS)**GROSS INCOME**\$ 18858.94**EXPENSES:**

Vehicle: Gasoline, Repairs

\$ 235.85

Insurance

\$ 416.16

Materials/Goods

\$

Tools/Equipment

\$ 1275.20

Payroll to employee(s)

\$ 5559.45

Payroll to owner(s)

\$

Office supplies

\$ 1807.77Telephone Legal / Prof.\$ 150.00

Utilities: Electric, Gas, Water

\$ 2883.61

Advertising

\$ 540.00

Travel & Entertainment

\$

Taxes, Fees, Licenses

\$ Other: Bad debt\$ 41.25Other: Repairs/mt.\$ 586.84\$ 13496.13**TOTAL EXPENSES**\$ 5362.81**NET PROFIT (LOSS)**

To the best of my knowledge, this is a true, complete and accurate statement of income.

X

Date

6/25/18

X

Date

INCOME STATEMENTFOR THE PERIOD 3/1/18 TO 3/31/18NAME OF BUSINESS Southeast Ohio Financial Services (SEOFS)GROSS INCOME \$ 29 790.95EXPENSES:Vehicle: Gasoline, Repairs \$ 4483.67Insurance \$ 416.16

Materials/Goods \$ _____

Tools/Equipment \$ 1958.27Payroll to employee(s) \$ 7540.98

Payroll to owner(s) \$ _____

Office supplies \$ 3556.68~~Telephone~~ Legal / Prof. \$ 326.15Utilities: Electric, Gas, Water \$ 2408.94Advertising \$ 3794.12

Travel & Entertainment \$ _____

Taxes, Fees, Licenses \$ _____

Other: _____ \$ _____

Other: Repairs / mt \$ 910.36TOTAL EXPENSES \$ 25395.33NET PROFIT (LOSS) \$ 4395.62

To the best of my knowledge, this is a true, complete and accurate statement of income.

X [Signature]Date 6/26/18

X _____

Date _____

X _____ Date _____

INCOME STATEMENT

FOR THE PERIOD 5/1/18 TO 5/31/18

NAME OF BUSINESS Southeast Ohio Financial Services (SEOFS)

GROSS INCOME

\$ 17573.38

EXPENSES:

Vehicle: Gasoline, Repairs

\$ 963.01

Insurance

\$ 381.88

Materials/Goods

\$ _____

Tools/Equipment

\$ _____

Payroll to employee(s)

\$ 4415.21

Payroll to owner(s)

\$ _____

Office supplies

\$ 2001.39

Telephone Legal / Prof

\$ 355.30

Utilities: Electric, Gas, Water

\$1764.08

Advertising

\$ 200.00

Travel & Entertainment

\$ 1270.55

Taxes, Fees, Licenses

\$4.44

Other: _____

§

Other: Repairs / mt.

\$ 249.14

TOTAL EXPENSES

\$11600.56

NET PROFIT (LOSS)

\$ 5972.82

To the best of my knowledge, this is a true, complete and accurate statement of income.

x John M. White

Date 6/26/18

X _____

Date _____

Fill in this information to identify your case:

Debtor 1 Lynn M Abrams-Spilker

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number 2:18-bk-53874
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 Lynn M Abrams-Spilker

Case number (if known) 2:18-bk-53874

6. **Utilities:**

6a. Electricity, heat, natural gas	6a. \$	<u>0.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>0.00</u>
6d. Other. Specify: <u>Gas</u>	6d. \$	<u>100.00</u>
<u>Electric</u>	\$	<u>300.00</u>
<u>Refuse</u>	\$	<u>20.00</u>
<u>Telephone</u>	\$	<u>60.00</u>
<u>Water</u>	\$	<u>50.00</u>

7. **Food and housekeeping supplies** 7. \$ 300.00

8. **Childcare and children's education costs** 8. \$ 0.00

9. **Clothing, laundry, and dry cleaning** 9. \$ 25.00

10. **Personal care products and services** 10. \$ 0.00

11. **Medical and dental expenses** 11. \$ 0.00

12. **Transportation.** Include gas, maintenance, bus or train fare.
Do not include car payments. 12. \$ 200.00

13. **Entertainment, clubs, recreation, newspapers, magazines, and books** 13. \$ 0.00

14. **Charitable contributions and religious donations** 14. \$ 0.00

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance 15a. \$ 0.00

15b. Health insurance 15b. \$ 0.00

15c. Vehicle insurance 15c. \$ 388.04

15d. Other insurance. Specify: _____ 15d. \$ 0.00

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: _____ 16. \$ 0.00

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1 17a. \$ 0.00

17b. Car payments for Vehicle 2 17b. \$ 0.00

17c. Other. Specify: _____ 17c. \$ 0.00

17d. Other. Specify: _____ 17d. \$ 0.00

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).** 18. \$ 0.00

19. **Other payments you make to support others who do not live with you.** \$ 0.00
Specify: _____ 19. _____

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property 20a. \$ 0.00

20b. Real estate taxes 20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00

20e. Homeowner's association or condominium dues 20e. \$ 0.00

21. **Other:** Specify: Paper towels, toilet paper, deodorant, soap 21. +\$ 20.00

Toothpaste/mouthwash, razors/shaving cream, shampoo/cond +\$ 15.00

Hairspray, haircuts, contact cleaning solution, make-up +\$ 25.00

Feminine/masculine items, dishwashing/laundry detergent +\$ 25.00

Cleaning solutions +\$ 25.00

Postage stamps, light bulbs, trash bags, sweeper bags +\$ 15.00

Pet food & supplies, vet services +\$ 50.00

22. **Calculate your monthly expenses**

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$ 1,668.04

\$ _____

\$ 1,668.04

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23b. Copy your monthly expenses from line 22c above.

23a. \$ 4,213.04

23b. -\$ 1,668.04

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$ 2,545.00

Debtor 1 Lynn M Abrams-Spilker

Case number (if known) 2:18-bk-53874

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1 Lynn M Abrams-Spilker
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number 2:18-bk-53874
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Lynn M Abrams-Spilker
Lynn M Abrams-Spilker
Signature of Debtor 1

Date June 28, 2018

X _____
Signature of Debtor 2

Date _____

Fill in this information to identify your case:

Debtor 1 **Lynn M Abrams-Spilker**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF OHIO**

Case number **2:18-bk-53874**
(if known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1
lived there

Debtor 2 Prior Address:

Dates Debtor 2
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

From January 1 of current year until the date you filed for bankruptcy:

Debtor 1

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

☐ Wages, commissions, bonuses, tips

☒ Operating a business

\$18,795.12

Debtor 2

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

☐ Wages, commissions, bonuses, tips

☐ Operating a business

Debtor 1 **Lynn M Abrams-Spilker**Case number (if known) **2:18-bk-53874**

	Debtor 1		Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.
For last calendar year: (January 1 to December 31, 2017)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$123,014.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, 2016)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$107,151.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
☐ Yes. Fill in the details.

Debtor 1	Debtor 2
Sources of income Describe below.	Sources of income Describe below.
Gross income from each source (before deductions and exclusions)	Gross income (before deductions and exclusions)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- ☐ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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Debtor 1 **Lynn M Abrams-Spilker**Case number (if known) **2:18-bk-53874****7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
----------------------------	------------------	-------------------	----------------------	--

Part 4: Identify Legal Actions, Repossessions, and Foreclosures**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Regional Collections vs Lynn Spilker 13CVF00323	Civil	Cambridge Municipal Court 150 Highland Avenue Ste 1 Cambridge, OH 43725-2699	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded 06/21/2013 Case filed; 08/26/2014 DJ granted.
Federal Home Loan Mortgage vs Lynn Abrams-Spilker 15CV000002	Foreclosure	Guernsey County Common Pleas Court 801 Wheeling Ave. Cambridge, OH 43725	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded 01/05/2015 Case filed; 04/24/2015 DJ granted; 08/05/2015 case dismissed.
Sultan Hamid Salim vs Lynn Abrams-Spilker, et al 15CV000450	Civil	Guernsey County Common Pleas Court 801 Wheeling Ave. Cambridge, OH 43725	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded 10/30/2015 Case filed; 02/04/2016 DJ granted.
Dept of Job and Family Services vs Lynn Abrams-Spilker 13CV000176	Civil	Guernsey County Common Pleas Court 801 Wheeling Ave. Cambridge, OH 43725	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded 04/16/2013 case filed; 07/25/2013 DJ granted.

Debtor 1 Lynn M Abrams-SpilkerCase number (if known) 2:18-bk-53874

Case title Case number	Nature of the case	Court or agency	Status of the case
Federal Home Loan Mortgage vs Lynn Abrams-Spilker 14CV000102	Foreclosure	Guernsey County Common Pleas Court 801 Wheeling Ave. Cambridge, OH 43725	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded 03/05/2014 Case filed; 03/27/2014 Cse dismissed.
Federal Home Loan Mortgage vs Lynn Abrams Spilker 16CV000127	Foreclosure	Guernsey County Common Pleas Court 801 Wheeling Ave. Cambridge, OH 43725	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded 04/07/2016 Case filed; 07/11/2016 DJ granted.

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
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11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
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Debtor 1 Lynn M Abrams-SpilkerCase number (if known) 2:18-bk-53874**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
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Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Marczewski Law Offices, LLC 1020 Maple Avenue Zanesville, OH 43701	Debtor paid \$1500.00. Itemized as follows: \$310.00 for court filing fees \$1140.00 for attorney fees \$50.00 for credit report	06/19/2018 - \$1500.00	\$1,500.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
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19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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Debtor 1 **Lynn M Abrams-Spilker**Case number (if known) **2:18-bk-53874****Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
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21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☐ No☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☐ No☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☐ No☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☐ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☐ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☐ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☐ No☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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Debtor 1 **Lynn M Abrams-Spilker**Case number (if known) **2:18-bk-53874****25. Have you notified any governmental unit of any release of hazardous material?**

- ☒ No
- ☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
- ☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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Part 11: Give Details About Your Business or Connections to Any Business**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- ☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation
- ☐ No. None of the above applies. Go to Part 12.
- ☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
Southeast Ohio Financial Services 61114 Southgate Rd Cambridge, OH 43725	Accounting Self	EIN: 26-0802364 From-To 2001 - present

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No
- ☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
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Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Lynn M Abrams-Spilker
Lynn M Abrams-Spilker
Signature of Debtor 1

Signature of Debtor 2

Date June 28, 2018

Date

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?☐ No

Debtor 1 Lynn M Abrams-Spilker

Case number (if known) 2:18-bk-53874

☒ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

SUMMARY
~ CIVIL CASE 13CVF00323

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[Summary](#) [Status](#) [Docket](#) [Judgment](#) [Plaintiff](#) [Defendant](#)

REGIONAL COLLECTION SERVICES INC
P.O. BOX 441
201 S. EIGHTH STREET
MARIETTA , OH 45750

vs.

LYNN SPILKER
7670 MARYSVILLE ROAD
CAMBRIDGE , OH 43725

Judge: JOHN MARK NICHOLSON
Date: 06/26/2014
Time:
Status: JOURNAL ENTRY
Action: MONEY ONLY
\$502.55
3% PER ANNUM

Plaintiff: (1 Total)
Name: REGIONAL COLLECTION
SERVICES INC
Attorney: LOUGHRY, TIMOTHY
Attorney Phone: 740-374-4300

Defendant: (1 Total)
Name: LYNN SPILKER
Attorney: Pro Se Representation
Attorney Phone:

DOCKET

~ CIVIL CASE 13CVF00323

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[Summary](#) [Status](#) [Docket](#) [Judgment](#) [Plaintiff](#) [Defendant](#)

Date	Remarks
06/21/2013	COMP - COMPLAINT FILED, 6/21/2013, CT
06/21/2013	SUMC - SUMMONS ISS CERT MAIL, COMPLAINT/SUMMONS SENT TO DEFENDANT THIS DATE BY CERTIFIED MAIL CT
07/08/2013	SURC - SUMMONS RET UNDELIV/UNCLAIM DEFENDANT'S COMPLAINT RETURNED TO THE COURT THIS DATE MARKED "UNCLAIMED" AND ATTORNEY LOUGHRY NOTIFIED OF INCOMPLETE SERVICE/CT
07/18/2013	PRF - PRECIPE FILED PRECIPE FOR REGULAR MAIL SERVICE ON DEFENDANT FILED THIS DATE BY ATTORNEY LOUGHRY CT
07/19/2013	SUAR - ALIAS SUMMONS ISSUED REG MAIL, ALIAS SUMMONS RUN AND THE COMPLAINT SENT BACK OUT TO DEFENDANT THIS DATE BY REGULAR MAIL CT
07/19/2013	SERV - SERVICE OBTAINED SERVICE CONSIDERED OBTAINED BY REGULAR MAIL AND ATTORNEY LOUGHRY NOTIFIED. CT
08/20/2013	DJM - A7,12 MOTION FOR DEFAULT JUDG FILED PLAINTIFF'S MOTION FOR DEFAULT & JUDGMENT ENTRY FILED THIS DATE BY ATTORNEY LOUGHRY CT
08/26/2013	DEFAULT JUDGMENT GRANTED UPON MOTION OF THE PLAINTIFF HEREIN, HAVING BEEN FIRST DULY SET AND HEARD, THE COURT FINDS THAT THE ALLEGATIONS STATED IN PLAINTIFF'S MOTION ARE TRUE AND SAID MOTION SHOULD BE SUSTAINED, AND THE COURT MAKES THE FOLLOWING ORDER. WHEREFORE, IT IS THE ORDER OF THIS COURT THAT THE PLAINTIFF BE GRANTED JUDGMENT AGAINST THE DEFENDANT HEREIN IN THE AMOUNT OF \$502.55 PLUS INTEREST AS PROVIDED BY LAW AND COSTS OF THIS ACTION. S/JOHN MARK NICHOLSON, JUDGE
11/22/2013	GARW - GARNISHMENT OF WAGES FILED, *****SEE STATUS FOR ALL GARNISHMENT INFORMATION*****CT
05/08/2014	MOTION FOR ORDER TO SHOW CAUSE ON GARNISHEE, AFFIDAVIT IN SUPPORT OF MOTION FOR ORDER TO SHOW CAUSE ON GARNISHEE AND ORDER TO APPEAR FILED BY ATTORNEY TIMOTHY LOUGHRY THIS DATE. LAM
05/09/2014	THIS DAY THIS CAUSE CAME ON TO BE HEARD UPON THE MOTION OF THE PLAINTIFF FOR AN ORDER REQUIRING THE GARNISHEE TO APPEAR PERSONALLY BEFORE THE COURT TO SHOW CAUSE WHY THEY SHOULD NOT BE PUNISHED FOR THEIR FAILURE TO ABIDE BY THE ORDER FILED NOVEMBER 22, 2013, ORDERING THEM TO GARNISH THE WAGES OF THE DEFENDANT. THE COURT, BEING FULLY ADVISED IN THE PREMISES, FINDS SAID MOTION WELL TAKEN AND HEREBY SUSTAINS THE SAME. IT IS THEREFORE ORDERED, ADJUDGED AND DECREED THAT THE GARNISHEE PERSONALLY APPEAR AT THE CAMBRIDGE MUNICIPAL COURT ON THE 19TH DAY OF JUNE, 2014, AT 10:00 A.M. TO SHOW CAUSE WHY THEY SHOULD NOT BE PUNISHED FOR FAILURE TO COMPLY WITH THE ORDERS OF THIS COURT.PC: TIMOTHY LOUGHRY, ATTORNEY FOR PLAINTIFF SOUTHEAST OHIO FINANCIAL SERVICE, EMPLOYER"S/JOHN M. NICHOLSON, JUDGE"
05/13/2014	SERV - SERVICE OBTAINED CERTIFIED MAIL SERVICE OF THE CONTEMPT PAPERWORK OBTAINED ON "SOUTHEAST OHIO FINANCIAL SERVICE" DEFENDANT'S EMPLOYER THIS DATE.CT
06/25/2014	MAGD - DECISION OF MAGISTRATE, DECISION OF MAGISTRATE FILED THIS DATE.S/GERALD L. JONES, MAGISTRATEPC: ATTY LOUGHRY DEFENDANT SOUTHEAST OHIO FINANCIAL SERVICES
06/25/2014	JOURNAL ENTRY THE GARNISHEE SOUTHEAST OHIO FINANCIAL SERVICE IS IN CONTEMPT OF COURT AND JUDGMENT IS ISSUED IN FAVOR OF CREDITOR, REGIONAL COLLECTION SERVICES, INC. AND AGAINST SOUTHEAST OHIO FINANCIAL SERVICE IN THE AMOUNT OF FIVE HUNDRED DOLLARS (\$500.00) FOR ATTORNEY FEES, WHICH ARE REASONABLE, PLUS THE \$50.00 COST OF THIS CONTEMPT ACTION. FURTHER, GARNISHEE SHALL IMMEDIATELY BEGIN WITHHOLDING THE WAGES OF DEFENDANT, AS ORDERED IN THE GARNISHMENT ORDER. IT IS SO ORDERED.S/JOHN MARK NICHOLSON, JUDGEPC: ATTY LOUGHRY DEFENDANT SOUTHEAST OHIO FINANCIAL SERVICE

13CV000176

Case Type	CIVIL	Action:	OTHER CIVIL
Case Status:	Closed	Status Date:	04/16/2013
File Date:	04/16/2013	Case Judge:	ELLWOOD, DAVID A
DCM Track:		Next Event:	

[All Information](#) [Party](#) [Event](#) [Docket](#) [Financial](#) [Disposition](#)**Party Information****JOB AND FAMILY SERVICES DEPT OF - Plaintiff****DOB**
Disposition
Disp Date**Address** 30 E BROAD ST
32ND FL
COLUMBUS, OH 43215
Phone**Alias**[More Party Information](#)**ABRAMS-SPIPKER, LYNN M - Defendant****DOB**
Disposition
Disp Date**Address** SOUTHWEST OHIO
FINANCIAL SERVICES
7570 MARYSVILLE RD
CAMBRIDGE, OH 43725
Phone**Alias**[More Party Information](#)**Events**

Date/Time	Location	Type	Result	Event Judge
08/04/2014 11:30 AM		JUDGMENT DEBTOR EXAM	CONTINUED	HOLLINS, MARCIA A
08/29/2014 11:30 AM		JUDGMENT DEBTOR EXAM		HOLLINS, MARCIA A
10/06/2014 11:00 AM		JUDGMENT DEBTOR EXAM	CONTINUED	HOLLINS, MARCIA A
11/17/2014 11:30 AM		JUDGMENT DEBTOR EXAM		HOLLINS, MARCIA A

Docket Information

Date	Description	Docket Text	Amount Owed
04/16/2013	COMPLAINT (CIVIL) FILED	COMPLAINT FILED FOR MONEY ONLY./KMS	\$26.00
04/16/2013	CIVIL (ADMN FEES)	CIVIL (ADMN FEES)	\$77.00
04/16/2013	CIVIL DEPOSIT	CIVIL DEPOSIT	\$173.00
04/16/2013	(DEACTIVATED) SUMMONS AND CERTIFICATION	SUMMONS AND CERTIFICATION	\$4.00
04/16/2013	POSTAGE - CERTIFIED MAIL	Issue Date: 04/16/2013 Service: SUMMONS - CERTIFIED MAIL (N) Method: CIVIL / CERTIFIED MAIL Cost Per: \$ 7.31	\$7.31





Date	Description	Docket Text	Amount Owed
		ABRAMS-SPIKER, LYNN M SOUTHWEST OHIO FINANCIAL SERVICES 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: 71969008911188565437	
04/16/2013	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
04/23/2013	RETURN - CERTIFIED MAIL	RETURN - CERTIFIED MAIL Method : CIVIL / CERTIFIED MAIL Issued : 04/16/2013 Service : SUMMONS - CERTIFIED MAIL (N) Served : 04/22/2013 Return : 04/23/2013 On : ABRAMS-SPIKER, LYNN M Signed By : LYNN ABRAMS SPIKER Reason : SERVICE SUCCESSFUL Comment : Tracking #: 71969008911188565437	
04/23/2013	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
05/24/2013	MOTION (NO FEES)	PLAINTIFF, OHIO DEPARTMENT OF JOB AND FAMILY SERVICES' MOTION FOR DEFAULT JUDGMENT FILED BY ATTY ROBERT SCHUERGER II W/CERTIFICATE OF SERVICE Attorney: SCHUERGER II, ROBERT A (82020)	
05/24/2013	ORDER	ORDER: CASE COMES BEFORE THE COURT ON PLAINTIFF'S MOTION FOR DEFAULT JUDGMENT. SAID MOTION IS HEREBY SCHEDULED FOR NON-ORAL HEARING ON 06/17/13 TO BE BASED UPON THE PLEADINGS/INFORMATION THEN BEFORE THE COURT.	\$3.00
05/24/2013	COPIES	COPIES	\$0.50
05/24/2013	POSTAGE - FIRST CLASS MAIL	POSTAGE	\$0.92
05/24/2013	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
06/28/2013	ORDER	ORDER- THIS CASE COMES BEFORE THE COURT FOR NON-ORAL HEARING UPON PLAINTIFF'S MOTION FOR DEFAULT JUDGMENT. THE COURT FINDS PLAINTIFF FAILED TO FILE A MILITARY AFFIDAVIT. THEREFORE, THE NON-ORAL HEARING IN THIS MATTER IS CONTINUED TO 7/12/13./KMS	\$3.00
06/28/2013	COPIES	COPIES	\$0.50
06/28/2013	POSTAGE (ADJ)	POSTAGE	\$0.92
06/28/2013	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
07/11/2013	AFFIDAVIT (FREE FORM)	AFFIDAVIT THAT DEFENDANTS LYNN ABRAMS-SPIKER IS NOT IN THE MILITARY SERVICE, A MINOR, OR INCOMPETENT FILED	
07/11/2013	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
07/25/2013	ORDER	DEFAULT JUDGMENT GRANTED TO PLAINTIFF AGAINST DEFENDANT LYNN ABRAMS-SPIKER IN THE AMOUNT OF \$5,761.11 AT THE RATE OF 14% FROM 5/21/13. COSTS TO BE TAXED TO DEFENDANT./KMS	\$6.00
07/25/2013	COPIES	COPIES	\$1.00
07/25/2013	TS COPY JUDGMENT ENTRY/ MAILED FCM	TS COPY OF JUDGMENT ENTRY MAILED FIRST CLASS MAIL TO ATTY SCHUERGER II LYNN ABRAMS-SPIKER	\$0.92



Date	Description	Docket Text	Amount Owed
07/25/2013	COST BILL PRINTED	COST BILL PRINTED. COURT COSTS ASSESSED TO DEFENDANT./KMS	\$2.00
07/25/2013	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
04/12/2014	[A/R] - AGO COLLECTIONS (ORC 131.02(F)(2))	[A/R] - AGO COLLECTIONS (ORC 131.02(F)(2))	
07/11/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
07/11/2014	JD EXAM-PRECIPE	PRECIPE FOR A JUDGMENT DEBTOR EXAMINATION FILED BY: STATE OF OHIO DEPT OF JOB AND FAMILY SERVICES	
07/11/2014	JD EXAM MOTION	MOTION FOR A JUDGMENT DEBTOR EXAMINATION AND AFFIDAVIT FILED BY STATE OF OHIO DEPT OF JOB AND FAMILY SERVICES	\$16.00
07/11/2014	JD EXAM (ADMN FEES)	JD EXAM (ADMN FEES)	\$51.00
07/11/2014	JD EXAM ORDER	ORDER IN AID OF EXECUTION HEARING DATE: 8/4/14 AT 11:30 PM. JUDGMENT DEBTOR ORDERED TO APPEAR	\$3.00
07/14/2014	POSTAGE - CERTIFIED MAIL	MOTION AND ORDER FOR JUDGMENT DEBTOR EXAM Issue Date: 07/14/2014 Service: CERTIFIED MAILER Method: CIVIL / CERTIFIED MAIL Cost Per: \$ 8.70 ABRAMS-SPIKER, LYNN M SOUTHWEST OHIO FINANCIAL SERVICES 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: 9414726699042001466316	\$8.70
07/14/2014	NOTICE	NOTICE OF HEARING MAILED BY CERTIFIED MAIL UPON JUDGMENT DEBTOR./KMS	
07/14/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
08/01/2014	NON-SERVICE NOTICE	FAILURE OF SERVICE NOTICE ISSUED TO ATTY ROBERT SCHUERGER II Method : CIVIL / CERTIFIED MAIL Issued : 07/14/2014 Service : CERTIFIED MAILER Served : Return : 08/01/2014 On : ABRAMS-SPIKER, LYNN M Signed By : Reason : FAILURE OF SERVICE / CERTIFIED MAIL Comment : UNCLAIMED Tracking #: 9414726699042001466316	\$1.25
08/01/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
08/05/2014	ORDER	ORDER- THIS CASE CAME ON FOR JUDGMENT DEBTOR EXAMINATION. THE COURT TAKING JUDICIAL NOTICE OF THE FILE FINDS THAT SERVICE HAS NOT BEEN PERFECTED UPON DEFENDANT. THE COURT FINDS THAT THIS COUNSEL IS GRANTED 14 DAYS IN WHICH TO FILE AN ALIAS PRECIPE FOR SERVICE. THIS CASE IS RESCHEDULED JUDGMENT DEBTOR EXAMINATION ON AUGUST 29, 2014 AT 11:30 AM. THE COURT MAY ADMINISTRATIVELY DISMISS THE MOTION FOR JUDGMENT DEBTOR EXAMINATION IF NO ALIAS PRECIPE FOR SERVICE IS FILED WITH THE COURT WITHIN FOURTEEN DAYS OF THE DATE OF THIS ENTRY. COURT COSTS FROM DEPOSIT OR OTHERWISE ASSESSED TO PLAINTIFF./BKA	\$3.00
08/05/2014	COPIES	COPIES	\$0.50

Date	Description	Docket Text	Amount Owed
08/05/2014	POSTAGE (ADJ)	POSTAGE	\$0.49
08/05/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
08/11/2014	(DEACTIVATED) SUMMONS-CERT OF MAILING	SUMMONS AND CERTIFIED COPY OF THE COMPLAINT AND INITIAL FILINGS MAILED BY FIRST CLASS MAIL WITH MAILING CERTIFICATE TO: LYNN ABRAMS-SPILKER	\$7.00
08/11/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
08/12/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
09/04/2014	ORDER	ORDER- CASE CAME BEFORE THE COURT FOR JUDGMENT DEBTOR EXAMINATION. COURT FINDS THAT CERTIFIED MAIL SERVICE WAS RETURNED "UNCLAIMED" CLERK OF COURTS THEN MAILED MOTION FOR JUDGMENT DEBTOR TOGETHER WITH ORDER TO APPEAR BY US REG MAIL AND CERT OF MAILING, WHICH HAS NOT BEEN RETURNED . COURT FINDS THAT THIS CASE SHOULD BE RESCHEDULED FOR JUDGMENT DEBTOR EXAMINATION BEFORE THE MAGISTRATE OF THIS COURT ON 10/06/14 AT 11:00AM. LYNN M ABRAMS-SPILKER IS CAUTIONED THAT FAILURE TO APPEAR FOR THE JUDGMENT DEBTOR EXAMINATION MAY RESULT IN A CAPIAS BEING ISSUED FOR HER ARREST.	\$3.00
09/04/2014	COPIES	COPIES	\$0.75
09/04/2014	POSTAGE (ADJ)	POSTAGE	\$1.47
09/04/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
10/06/2014	MOTION (NO FEES)	MOTION FOR CONTINUANCE AND CERTIFICATE OF SERVICE FILED Attorney: SCHUERGER II, ROBERT A (82020)	
10/06/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
10/08/2014	ORDER	ORDER- THIS CASE CAME BEFORE THE MAGISTRATE ON PLAINTIFF'S MOTION FOR CONTINUANCE OF THE JUDGMENT DEBTOR EXAMINATION SCHEDULED FOR OCTOBER 6, 2014 AT 11:00 AM. THE MAGISTRATE FINDS THE MOTION FOR CONTINUANCE SHOULD BE GRANTED. THE CASE SHOULD BE RESCHEDULED FOR JUDGMENT DEBTOR EXAMINATION TO MAGISTRATE HOLLINS ON NOVEMBER 17, 2014 AT 11:30 AM TO PERMIT PLAINTIFF TO PERFECT SERVICE UPON EFENDANT.	\$3.00
10/08/2014	COPIES	COPIES	\$0.25
10/08/2014	TS COPY JUDGMENT ENTRY/ MAILED FCM	TS COPY OF JUDGMENT ENTRY MAILED FIRST CLASS MAIL TO LYNN SPILKER ABRAMS	\$0.00
10/08/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
11/10/2014	PRECIPE	PRECIPE FOR SERVICE BY GUERNSEY CO SHERIFF UPON: LYNN ABRAMS-SPILKER SOUTHEAST OHIO FINANCIAL SERVICES 7570 MARYSVILLE RD CAMBRIDGE, OH 43725	
11/10/2014	JD EXAM ISSUE-PS	NOTICE OF HEARING AND CERTIFIED COPY OF THE MOTION AND ORDER FOR JUDGMENT DEBTOR EXAMINATION ISSUED TO THE SHERIFF OF GUERNSEY CO FOR SERVICE UPON: LYNN ABRAMS-SPILKER	\$5.00
11/10/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
11/17/2014	SERVICE RETURN - GUERNSEY	SERVICE RETURN OF GUERNSEY COUNTY SHERIFF FILED/ENDORSED: SUMMONS, LYNN ABRAMS-SPILKER, R (KATIE SPILKER), 11/14/14	\$20.00





Date	Description	Docket Text	Amount Owed
11/17/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
11/19/2014	ORDER	ORDER- THIS CASE CAME BEFORE THE COURT FOR JUDGMENT DEBTOR EXAMINATION ON NOVEMBER 17, 2014 AT 11:30 AM. THE COURT FINDS THAT GUERNSEY COUNTY SHERIFF SERVED THE KATIE SPILKER ON BEHALF OF DEFENDANT LYNN M ABRAMS-SPILER AT HER RESIDENCE ON 11/14/14. COUNSEL MAY FILE APPROPRIATE MOTION FOR SHOW CAUSE WITHIN 14 DAYS OF THIS ENTRY, OTHERWISE THE MOTION FOR JUDGMENT DEBTOR EXAMINATION MAY BE ADMINISTRATIVELY DISMISSED BY THE COURT FOR FAILURE TO PROSECUTE./BKA	\$3.00
11/19/2014	COPIES	COPIES	\$0.50
11/19/2014	POSTAGE - FIRST CLASS MAIL	POSTAGE	\$1.40
11/19/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
02/10/2015	NOTICE	NOTICE OF DISMISSAL OF JUDGMENT DEBTOR EXAMINATION WITHOUT PREJUDICE FILED BY ATTY ROBERT SCHUEGER II	
02/10/2015	COST BILL PRINTED	COST BILL PRINTED. COURT COSTS ASSESSED	\$3.00
07/16/2015	[A/R] - AGO COLLECTIONS (ORC 131.02(F)(2)	[A/R] - AGO COLLECTIONS (ORC 131.02(F)(2)	

Financial Summary

Cost Type	Amount Owed	Amount Paid	Amount Adjusted	Amount Outstanding
ADMN FEES	\$128.00	\$0.00	\$0.00	\$128.00
CLERK/COUNTY	\$117.38	\$0.00	\$0.00	\$117.38
SVC FEES- GUERNSEY	\$20.00	\$0.00	\$0.00	\$20.00
	\$265.38	\$0.00	\$0.00	\$265.38

Case Disposition

Disposition	Date	Case Judge
GUILTY OR NO CONT-ORIG CHRG(CR)/DEFAULT(CV)	07/25/2013	ELLWOOD, DAVID A

14CV000102

Case Type: CIVIL
Case Status: Closed
File Date: 03/05/2014
DCM Track:

Action: FORECLOSURES
Status Date: 03/05/2014
Case Judge: ELLWOOD, DAVID A
Next Event:

All Information Party Docket Financial Checks Receipt Disposition

Party Information**FEDERAL HOME LOAN MORTGAGE CORPORATION - Plaintiff**

DOB
Disposition
Disp Date

Address C/O PNC BANK
3232 NEWMARK DR
MIAMISBURG, OH 45342
Phone

Alias

[More Party Information](#)

ABRAMS-SPIPKER, LYNN M - Defendant

DOB
Disposition
Disp Date

Address 7570 MARYSVILLE RD
CAMBRIDGE, OH 43725
Phone

Alias

[More Party Information](#)

JOHN DOE UNKNOWN SPOUSE OF LYNN M ABRAMS-SPIPKER - Defendant

DOB
Disposition
Disp Date

Address 7570 MARYSVILLE RD
CAMBRIDGE, OH 43725
Phone

Alias

[More Party Information](#)

TREASURER GUERNSEY COUNTY - Defendant

DOB
Disposition
Disp Date

Address 627 WHEELING AVE
CAMBRIDGE, OH 43725
Phone

Alias

[More Party Information](#)

PNC BANK NA - Defendant

DOB
Disposition
Disp Date

Address 6750 MILLER RD
BRECKSVILLE, OH 44141
Phone

Alias

[More Party Information](#)

STATE OF OHIO DEPT OF JOB AND FAMILY SERVICES - Defendant

DOB
Disposition
Disp Date

Address C/O ATTORNEY GENERAL
30 E BRAOD ST
32ND FL
COLUMBUS, OH 43215
Phone

Alias

[More Party Information](#)

STATE OF OHIO DEPARTMENT OF TAXATION - Defendant

DOB
Disposition
Disp Date

Address C/O ATTY GENERAL
150 E GAY ST
21ST FL
COLUMBUS, OH 43215

Phone

Alias

[More Party Information](#)

Docket Information

Date	Description	Docket Text	Amount Owed
03/05/2014	FORECLOSURE COMPLAINT FILED	COMPLAINT FORECLOSURE COMPLAINT IN FORECLOSURE FILED WITH FAIR DEBT COLLECTION PRACTICES ACT AND ATTACHMENTS. PARCEL # - 11-0000808.000 ADDRESS: 7570 MARYSVILLED RD, CAMBRIDGE, OH 43725 Receipt: 40787 Date: 03/28/2014	\$26.00
03/05/2014	FORECLOSURE (ADMN FEES)	ADMN FEES Receipt: 40227 Date: 03/05/2014	\$177.00
03/05/2014	FORECLOSURE DEPOSIT	FORECLOSURE DEPOSIT Receipt: 40227 Date: 03/05/2014	\$173.00
03/05/2014	PREL JUDICIAL REPORT (TITLE EXAM)	PRELIMINARY JUDICIAL REPORT (TITLE EXAM) FILED.	
03/05/2014	MISC	DESIGNATION FORM FILED BY PLAINTIFF.	
03/05/2014	(DEACTIVATED) SUMMONS AND CERTIFICATION	SUMMONS AND CERTIFICATION Receipt: 40787 Date: 03/28/2014	\$25.00
03/05/2014	POSTAGE - CERTIFIED MAIL	Issue Date: 03/05/2014 Service: SUMMONS - CERTIFIED MAIL (N) Method: CIVIL / CERTIFIED MAIL Cost Per: \$ 8.70 ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: 71969008911128520984 JOHN DOE UNKNOWN SPOUSE OF LYNN M ABRAMS-SPILKER 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: 71969008911128520991 PNC BANK NA 6750 MILLER RD BRECKSVILLE, OH 44141 Tracking No: 71969008911128521004 STATE OF OHIO DEPT OF JOB AND FAMILY SERVICES C/O ATTORNEY GENERAL 30 E BRAOD ST 32ND FL COLUMBUS, OH 43215 Tracking No: 71969008911128521011 STATE OF OHIO DEPARTMENT OF TAXATION C/O ATTY GENERAL	\$43.50



Date	Description	Docket Text	Amount Owed
		150 E GAY ST 21ST FL COLUMBUS, OH 43215 Tracking No: 71969008911128521028 Receipt: 40787 Date: 03/28/2014	
03/05/2014	WAIVER SERVICE-TREAS	WAIVER OF SUMMONS WITH A CERTIFIED COPY OF THE COMPLAINT ISSUED TO GUERNSEY COUNTY TREASURER, BY PLACING WAIVER AND COMPLAINT IN THE PROSECUTING ATTORNEY'S BOX IN THE CLERK OF COURTS OFFICE. Receipt: 40787 Date: 03/28/2014	\$4.00
03/05/2014	(DEACTIVATED) SUMMONS (GCS)	SUMMONS AND CERTIFIED COPY OF THE COMPLAINT AND INITIAL FILINGS ISSUED TO THE SHERIFF OF GUERNSEY COUNTY FOR PERSONAL AND/OR RESIDENTIAL SERVICE UPON: LYNN M ABRAMS-SPILKER JOHN DOE UNKNOWN SPOUSE Receipt: 40787 Date: 03/28/2014	\$10.00
03/05/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
03/06/2014	WAIVER SERVICE-TREAS	WAIVER OF SUMMONS WITH A CERTIFIED COPY OF THE COMPLAINT ISSUED TO GUERNSEY COUNTY TREASURER, BY PLACING WAIVER AND COMPLAINT IN THE PROSECUTING ATTORNEY'S BOX IN THE CLERK OF COURTS OFFICE. Receipt: 40787 Date: 03/28/2014	\$4.00
03/06/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
03/10/2014	RETURN - CERTIFIED MAIL	RETURN - CERTIFIED MAIL Method : CIVIL / CERTIFIED MAIL Issued : 03/05/2014 Service : SUMMONS - CERTIFIED MAIL (N) Served : 03/08/2014 Return : 03/10/2014 On : JOHN DOE UNKNOWN SPOUSE OF LYNN M ABRAMS-SPILKER Signed By : JEFF BARNETT Reason : SERVICE SUCCESSFUL Comment : Tracking #: 71969008911128520991	
03/10/2014	RETURN - CERTIFIED MAIL	RETURN - CERTIFIED MAIL Method : CIVIL / CERTIFIED MAIL Issued : 03/05/2014 Service : SUMMONS - CERTIFIED MAIL (N) Served : 03/08/2014 Return : 03/10/2014 On : ABRAMS-SPILKER, LYNN M Signed By : JEFF BARNETT Reason : SERVICE SUCCESSFUL Comment : Tracking #: 71969008911128520984	
03/10/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
03/11/2014	RETURN - CERTIFIED MAIL	RETURN - CERTIFIED MAIL Method : CIVIL / CERTIFIED MAIL Issued : 03/05/2014 Service : SUMMONS - CERTIFIED MAIL (N) Served : 03/10/2014 Return : 03/11/2014 On : STATE OF OHIO DEPT OF JOB AND FAMILY SERVICES Signed By : NANCY DUNN Reason : SERVICE SUCCESSFUL	



Date	Description	Docket Text	Amount Owed
		Comment : Tracking #: 71969008911128521011	
03/11/2014	RETURN - CERTIFIED MAIL	RETURN - CERTIFIED MAIL Method : CIVIL / CERTIFIED MAIL Issued : 03/05/2014 Service : SUMMONS - CERTIFIED MAIL (N) Served : 03/10/2014 Return : 03/11/2014 On : STATE OF OHIO DEPARTMENT OF TAXATION Signed By : NANCY DUNN Reason : SERVICE SUCCESSFUL Comment : Tracking #: 71969008911128521028	
03/11/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
03/12/2014	ANSWER OF GU CO TREASURER	ANSWER OF GU CO TREASURER W/CERTIFICATE OF SERVICE FILED.	
03/12/2014	RETURN - CERTIFIED MAIL	RETURN - CERTIFIED MAIL Method : CIVIL / CERTIFIED MAIL Issued : 03/05/2014 Service : SUMMONS - CERTIFIED MAIL (N) Served : 03/07/2014 Return : 03/12/2014 On : PNC BANK NA Signed By : B ROGERS Reason : SERVICE SUCCESSFUL Comment : Tracking #: 71969008911128521004	
03/12/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
03/17/2014	SERVICE RETURN - GUERNSEY	SERVICE RETURN OF GUERNSEY COUNTY SHERIFF FILED/ENDORSED: LYNN ABRAMS-SPLKER- P- 3/16/14 \$21.00 JOHN DOE UNKNOWN SPOUSE -R- 3/16/14 \$21.00 Receipt: 40787 Date: 03/28/2014	\$42.00
03/17/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
03/27/2014	NOTICE	NOTICE OF COMPLAINE FILED BY PLAINTIFF WITH CERTIFICATE OF SERVICE./KMS	
03/27/2014	NOTICE	NOTICE OF DISMISSAL OF COMPLAINT WITHOUT PREJUDICE AND AT PLAINTIFF'S COSTS FILED BY PLAINTIFF WITH CERTIFICATE OF SERVICE./KMS	
03/27/2014	COST BILL PRINTED	COST BILL PRINTED. COURT COSTS ASSESSED TO PLAINTIFF./KMS Receipt: 40787 Date: 03/28/2014	\$3.00
03/27/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	
04/21/2014	FINAL JUDICIAL REPORT (TITLE EXAM)	FINAL JUDICIAL REPORT (TITLE EXAM) FILED.	
04/21/2014	FILEBOUND IMAGE CONVERSION	LEGACY FILEBOUND IMAGES	

Financial Summary

Cost Type	Amount Owed	Amount Paid	Amount Adjusted	Amount Outstanding
ADMN FEES	\$177.00	\$177.00	\$0.00	\$0.00
CLERK/COUNTY	\$115.50	\$115.50	\$0.00	\$0.00
SVC FEES- GUERNSEY	\$42.00	\$42.00	\$0.00	\$0.00
	\$334.50	\$334.50	\$0.00	\$0.00

Money on Deposit with the Court

Account	Applied Amount
DR COSTS DEPOSIT	\$157.50
	\$157.50

Money Distributed by Court

Payment Type	Amount
PAYMENT	\$15.50
	\$15.50

Check Information

Created	Payee Name	Description	Account	Check	Amount
03/28/2014	*LERNER SAMPSON & ROTHFUSS	Case: 14CV000102 CHECK ISSUED: DEP BAL REF (1099)	DR	12791	\$15.50

Receipts

Receipt Number	Receipt Date	Received From	Payment Amount
40227	03/05/2014	LERNER SAMPSON & ROTHFUSS	\$350.00
40787	03/28/2014	DA	\$157.50
			\$507.50

Case Disposition

Disposition	Date	Case Judge
DISMISSAL BEFORE PRETRIAL HELD	03/27/2014	ELLWOOD, DAVID A



15CV000002

Case Type CIVIL
Case Status: Closed
File Date: 01/05/2015
DCM Track:

Action: FORECLOSURES
Status Date: 01/05/2015
Case Judge: ELLWOOD, DAVID A
Next Event:

All Information **Party** **Docket** **Financial** **Checks** **Receipt** **Disposition**

Party Information**FEDERAL HOME LOAN MORTGAGE CORPORATION - Plaintiff**

DOB
Disposition
Disp Date

Address C/O PNC BANK
3232 NEWMARK DR
MIAMISBURG, OH 45342
Phone

Alias

[More Party Information](#)**ABRAMS-SPILKER, LYNN M - Defendant**

DOB
Disposition
Disp Date

Address 7570 MARYSVILLE RD
CAMBRIDGE, OH 43725
Phone

Alias

AKA ABRAMS-SPILKER, LYNN

[More Party Information](#)**JOHN DOE UNKNOWN SPOUSE - Defendant**

DOB
Disposition
Disp Date

Address C/O LYNN M ABRAMS-
SPILKER
7570 MARYSVILLE RD
CAMBRIDGE, OH 43725
Phone

Alias

[More Party Information](#)**TREASURER GUERNSEY COUNTY - Defendant**

DOB
Disposition
Disp Date

Address 627 WHEELING AVE
SUITE 201
CAMBRIDGE, OH 43725
Phone

Alias

[More Party Information](#)**PNC BANK NATIONAL ASSOCIATION - Associated Party**

DOB
Disposition
Disp Date

Address C/O CSC LAWYERS
INCORPORATING SERVICES
STAT AGENT
50 W BROAD ST SUITE 1800
COLUMBUS, OH 43215
Phone

Alias

[More Party Information](#)**JOB AND FAMILY SERVICES OHIO DEPT OF - Associated Party**

DOB
Disposition
Disp Date





Address C/O OHIO ATTY GENERAL
REVENUE RECOVERY
SECTION
30 E BROAD ST 32ND FL
COLUMBUS, OH 43215

Phone

Alias

[More Party Information](#)

TAXATION OHIO DEPT OF - Associated Party

DOB
Disposition
Disp Date

Address C/O OHIO ATTORNEY
GENERAL REVENUE
RECOVERY
150 EAST GAY ST
21ST FL
COLUMBUS, OH 43215

Phone

Alias

[More Party Information](#)

Docket Information

Date	Description	Docket Text	Amount Owed
01/05/2015	FORECLOSURE COMPLAINT FILED	COMPLAINT FORECLOSURE COMPLAINT IN FORECLOSURE FILED WITH FAIR DEBT COLLECTION PRACTICES ACT AND ATTACHMENTS. PARCEL # - 11-0000808.000 ADDRESS: 7570 MARYSVILLE RD CAMBRIDGE OH 43725 Receipt: 48307 Date: 08/07/2015	\$26.00
01/05/2015	FORECLOSURE (ADMIN FEES)	ADMIN FEES Receipt: 44977 Date: 01/05/2015	\$177.00
01/05/2015	FORECLOSURE DEPOSIT	FORECLOSURE DEPOSIT Receipt: 44977 Date: 01/05/2015	\$173.00
01/05/2015	PREL JUDICIAL REPORT (TITLE EXAM)	PRELIMINARY JUDICIAL REPORT (TITLE EXAM) FILED.	
01/05/2015	(DEACTIVATED) SUMMONS (GCS)	SUMMONS AND CERTIFIED COPY OF THE COMPLAINT AND INITIAL FILINGS ISSUED TO THE SHERIFF OF GUERNSEY COUNTY FOR PERSONAL AND/OR RESIDENTIAL SERVICE UPON: LYNN ABRAMS-SPIPKER JOHN DOE UNKNOWN SPOUSE OF LYNN ABRAMS-SPIPKER Receipt: 48307 Date: 08/07/2015	\$10.00
01/05/2015	WAIVER SERVICE-TREAS	WAIVER OF SUMMONS WITH A CERTIFIED COPY OF THE COMPLAINT ISSUED TO GUERNSEY COUNTY TREASURER, BY PLACING WAIVER AND COMPLAINT IN THE PROSECUTING ATTORNEY'S BOX IN THE CLERK OF COURTS OFFICE. Receipt: 48307 Date: 08/07/2015	\$4.00
01/05/2015	(DEACTIVATED) SUMMONS AND CERTIFICATION	SUMMONS AND CERTIFICATION Receipt: 48307 Date: 08/07/2015	\$25.00
01/05/2015	POSTAGE - CERTIFIED MAIL	Issue Date: 01/05/2015 Service: SUMMONS - CERTIFIED MAIL (N) Method: CIVIL / CERTIFIED MAIL Cost Per: \$8.70 ABRAMS-SPIPKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: 9414726699042015058279	\$43.50



Date	Description	Docket Text	Amount Owed
		<p>JOHN DOE UNKNOWN SPOUSE C/O LYNN M ABRAMS-SPILKER 7570 NARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: 9414726699042015058286</p> <p>PNC BANK NATIONAL ASSOCIATION C/O CSC LAWYERS INCORPORATING SERVICES STAT AGENT 50 W BROAD ST SUITE 1800 COLUMBUS, OH 43215 Tracking No: 9414726699042015058293</p> <p>JOB AND FAMILY SERVICES OHIO DEPT OF C/O OHIO ATTY GENERAL REVENUE RECOVERY SECTION 30 E BROAD ST 32ND FL COLUMBUS, OH 43215 Tracking No: 9414726699042015058309</p> <p>TAXATION OHIO DEPT OF C/O OHIO ATTORNEY GENERAL REVENUE RECOVERY 150 EAST GAY ST 21ST FL COLUMBUS, OH 43215 Tracking No: 9414726699042015058316</p> <p>Receipt: 48307 Date: 08/07/2015</p>	
01/05/2015	WAIVE SUMMONS-TREAS RET'D	WAIVER OF SUMMONS RETURNED, FILED AND ENDORSED BY THE PROSECUTING ATTORNEY, COUNSEL FOR THE GUERNSEY COUNTY TREASURER.	
01/08/2015	ANSWER OF GU CO TREASURER	ANSWER OF GU CO TREASURER W/CERTIFICATE OF SERVICE FILED.	
01/14/2015	RETURN - CERTIFIED MAIL	<p>RETURN - CERTIFIED MAIL Method : CIVIL / CERTIFIED MAIL Issued : 01/05/2015 Service : SUMMONS - CERTIFIED MAIL (N) Served : Return : 01/14/2015 On : TAXATION OHIO DEPT OF Signed By : NANCY DUNN</p> <p>Reason : SERVICE SUCCESSFUL Comment :</p> <p>Tracking #: 9414726699042015058316</p>	
01/14/2015	RETURN - CERTIFIED MAIL	<p>RETURN - CERTIFIED MAIL Method : CIVIL / CERTIFIED MAIL Issued : 01/05/2015 Service : SUMMONS - CERTIFIED MAIL (N) Served : 01/12/2015 Return : 01/14/2015 On : JOB AND FAMILY SERVICES OHIO DEPT OF Signed By : NANCY DUNN</p> <p>Reason : SERVICE SUCCESSFUL Comment :</p> <p>Tracking #: 9414726699042015058309</p>	
01/14/2015	RETURN - CERTIFIED MAIL	<p>RETURN - CERTIFIED MAIL Method : CIVIL / CERTIFIED MAIL Issued : 01/05/2015</p>	



Date	Description	Docket Text	Amount Owed
		Service : SUMMONS - CERTIFIED MAIL (N) Served : 01/09/2015 Return : 01/14/2015 On : PNC BANK NATIONAL ASSOCIATION Signed By : DEANNE KESSLER Reason : SERVICE SUCCESSFUL Comment : Tracking #: 9414726699042015058293	
01/23/2015	SERVICE RETURN - GUERNSEY	SERVICE RETURN OF GUERNSEY COUNTY SHERIFF FILED/ENDORSED: SUMMONS, LYNN M ABRAMS-SPIPKER, R, 1/22/15; SUMMONS, JOHN DOE UNKNOWN SPOUSE, R, 1/22/15 Receipt: 48433 Date: 08/18/2015	\$40.00
02/13/2015	NON-SERVICE NOTICE	FAILURE OF SERVICE NOTICE ISSUED TO ATTY LORI WIGHT Method : CIVIL / CERTIFIED MAIL Issued : 01/05/2015 Service : SUMMONS - CERTIFIED MAIL (N) Served : Return : 02/13/2015 On : ABRAMS-SPIPKER, LYNN M Signed By : Reason : FAILURE OF SERVICE / CERTIFIED MAIL Comment : UNCLAIMED Tracking #: 9414726699042015058279 Receipt: 48307 Date: 08/07/2015	\$1.25
02/13/2015	NON-SERVICE NOTICE	FAILURE OF SERVICE NOTICE ISSUED TO ATTY LORI WIGHT Method : CIVIL / CERTIFIED MAIL Issued : 01/05/2015 Service : SUMMONS - CERTIFIED MAIL (N) Served : Return : 02/13/2015 On : JOHN DOE UNKNOWN SPOUSE Signed By : Reason : FAILURE OF SERVICE / CERTIFIED MAIL Comment : UNCLAIMED Tracking #: 9414726699042015058286 Receipt: 48307 Date: 08/07/2015	\$1.25
02/23/2015	ALIAS PRECIPE	ALIAS PRECIPE FOR ORDINARY MAIL SERVICE UPON LYNN M ABRAMS-SPIPKER AKA LYNN ABRAMS SPIPKER AND JOHN DOE NAME UNKNOWN SPOUSE OF LYNN M ABRAMS-SPIPKER AKA LYNN ABRAMS-SPIPKER FILED BY LERNER SAMPSON AND ROTHFUSS	
02/24/2015	(DEACTIVATED) SUMMONS-CERT OF MAILING	SUMMONS AND CERTIFIED COPY OF THE COMPLAINT AND INITIAL FILINGS MAILED BY FIRST CLASS MAIL WITH MAILING CERTIFICATE TO: JOHN DOE UNKNOWN SPOUSE C/O LYNN M ABRAMS-SPIPKER AND LYNN M ABRAMS-SPIPKER Receipt: 48307 Date: 08/07/2015	\$7.00
03/18/2015	MISC	CERTIFICATE AS TO MILITARY STATUS FILED BY ATTY LORI WIGHT	
04/02/2015	FINAL JUDICIAL REPORT (TITLE EXAM)	FINAL JUDICIAL REPORT (TITLE EXAM) FILED.	
04/02/2015	MOTION (NO FEES)	MOTION FOR DEFAULT JUDGMENT FILED BY ATTY LORI WIGHT W/CERTIFICATE OF SERVICE Attorney: WIGHT, LORI N (80789)	
04/02/2015	ORDER	ORDER-THIS CASE COMES BEFORE THE COURT UPON PLAINTIFF'S MOTION FOR DEFAULT JUDGMENT. PLAINTIFF'S MOTION IS SCHEDULED FOR NON-ORAL HEARING ON 4/24/15./KMS Receipt: 48307 Date: 08/07/2015	\$6.00
04/02/2015	COPIES	COPIES Receipt: 48307 Date: 08/07/2015	\$3.00
04/02/2015	POSTAGE (ADJ)	POSTAGE Receipt: 48307 Date: 08/07/2015	\$2.45

Case 2:18-bk-53874 Doc 12 Filed 06/28/18 Entered 06/28/18 12:13:28 Desc Main Document Page 108 of 150

Date	Description	Docket Text	Amount Owed
04/24/2015	ORDER	ORDER- JUDGMENT GRANTED TO PLAINTIFF AGAINST DEFENDANT LYNN M ABRAMS-SPIPKER IN THE AMOUNT OF \$122,742.90 AT THE RATE OF 7.33% FROM JUNE 1, 2014 Receipt: 48307 Date: 08/07/2015	\$3.00
04/24/2015	COPIES	COPIES Receipt: 48307 Date: 08/07/2015	\$6.00
04/24/2015	TS COPY JUDGMENT ENTRY / ATTY'S BOX	TS COPY JUDGMENT ENTRY PLACED IN ATTY'S BOX IN CLERK'S OFFICE FOR: ATTY DANIEL PADDEN	
04/24/2015	TS COPY JUDGMENT ENTRY/ MAILED FCM	TS COPY OF JUDGMENT ENTRY MAILED FIRST CLASS MAIL TO STATE OF OHIO DEPARTMENT OF TAXATION, ATTY LORI WRIGHT, LYNN ABRAMS-SPIPKER, PNC, OHIO JOB & FAMILY SERVICES Receipt: 48307 Date: 08/07/2015	\$2.45
05/14/2015	NOTICE	NOTICE OF SUBSTITUION OF COUNSEL THAT JULIA E STEELMAN AND JENNIFER E POWERS DOES HEREBY ENTER AN APPEARANCE IN THE ABOVE CASE AND IS BEING SUBSTITUTED AS COUNSEL OF RECORD IN PLACE OF ATTORNEY LORI N WIGHT.	
06/02/2015	PRECIPE FOR ORDER OF SALE FILED.	PRECIPE FOR ORDER OF SALE FILED. Receipt: 48307 Date: 08/07/2015 Receipt: 48433 Date: 08/18/2015	\$35.00
06/02/2015	PROPERTY DESCRIPTION APPROVAL FORM	PROPERTY DESCRIPTION APPROVAL FORM FILED BY PLAINTIFF	
06/02/2015	ORDER SALE ISSUED	ORDER OF SALE ISSUED TO SHERIFF OF GUERNSEY COUNTY (ALONG WITH LEGAL DESCRIPTION OF PROPERTY AND CHECK IN AMOUNT OF \$993.75 FOR PUBLICATION COSTS) Receipt: 48433 Date: 08/18/2015	\$3.00
06/02/2015	ORDER SALE NOTICE ISSUED	AN ORDER OF SALE HAS BEEN ISSUED TO THE SHERIFF OF GUERNSEY COUNTY. FOR INFORMATION ON THE TERMS, DATE AND CONDITIONS OF SALE, CONTACT THE GUERNSEY COUNTY SHERIFF'S OFFICE CIVIL CLERK, MIKE HOLMES AT (740) 432-3730. THIS NOTICE HAS BEEN MAILED TO ALL PARTIES LISTED BELOW BY ORDINARY MAIL. CC: ATTY JULIA STEELMAN; ATTY DANIEL G PADDEN; LYNN M ABRAMS-SPIPKER & UNKNOWN SPOUSE; PNC BANK NA; STATE OF OHIO DEPT OF JOB AND FAMILY SERVICES; AND STATE OF OHIO TAXATION OHIO DEPT OF. Receipt: 48433 Date: 08/18/2015	\$2.45
06/02/2015	APPRAISAL DEPOSIT FOR FEES	APPRAISAL DEPOSIT FOR FEES Receipt: 47446 Date: 06/02/2015	\$225.00
06/10/2015	OATH OF APPRAISERS RETURNED	OATH OF APPRAISERS RETURNED, FILED AND ENDORSED: \$225.00 KAY NICOLAKES, KEN MCCONNELL, RHONDA MARVIN	
06/10/2015	LAND APPRAISEMENT	LAND APPRAISEMENT FILED/ENDORSED BY THE SHERIFF OF GUERNSEY COUNTY. APPRAISED VALUE: \$81,000/54,000	
06/26/2015	NOTICE	NOTICE OF SHERIFF'S SALE SET FOR JULY 24, 2015 AT 10:00 AM FILED BY ATTY JULIE E STEELMAN	
07/13/2015	PROOF OF PUBLICATION (DAILY JEFF)	PROOF OF PUBLICATION (DAILY JEFFERSONIAN) FILED.	
07/13/2015	NOTICE - APPEARANCE OF COUNSEL	NOTICE OF APPEARANCE OF COUNSEL W/CERTIFICATE OF SERVICE FILED. Attorney: Bruckner, Kerri Nunley (74024) FOR PLAINTIFF	
07/23/2015	MOTION (NO FEES)	MOTION TO WITHDRAW PROPERTY FROM SHERIFF'S SALE WITH CERTIFICATE OF SERVICE FILED Attorney: Bruckner, Kerri Nunley (74024)	
07/23/2015	ORDER	ENTRY WITHDRAWING PROPERTY FROM SHERIFF'S SALE./KMS Receipt: 48433 Date: 08/18/2015	\$3.00
07/23/2015	COPIES	COPIES Receipt: 48433 Date: 08/18/2015	\$1.75
07/23/2015	JOURNAL ENTRY - FCM	Issue Date: 07/27/2015 Service: JOURNAL ENTRY - FCM Method: JOURNAL ENTRY - FCM/LOCAL ATTYS VIA COURT MAILBOX Cost Per: \$0.71	\$3.55





Date	Description	Docket Text	Amount Owed
		MIKE HOLMES PROSECUTING ATTY FEDERAL HOME LOAN MORTGAGE CORPORATION c/o ATTY: Steelman, Julia E PO BOX 5480 CINCINNATI, OH 45201 Tracking No: M000000962 ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: M000000963 PNC BANK NATIONAL ASSOCIATION C/O CSC LAWYERS INCORPORATING SERVICES STAT AGENT 50 W BROAD ST SUITE 1800 COLUMBUS, OH 43215 Tracking No: M000000964 JOB AND FAMILY SERVICES OHIO DEPT OF C/O OHIO ATTY GENERAL REVENUE RECOVERY SECTION 30 E BROAD ST 32ND FL COLUMBUS, OH 43215 Tracking No: M000000965 TAXATION OHIO DEPT OF C/O OHIO ATTORNEY GENERAL REVENUE RECOVERY 150 EAST GAY ST 21ST FL COLUMBUS, OH 43215 Tracking No: M000000966 Receipt: 48433 Date: 08/18/2015	
07/24/2015	SERVICE RETURN - GUERNSEY	SERVICE RETURN OF GUERNSEY COUNTY SHERIFF FILED/ENDORSED: ORDER OF SALE, SALE CANCELED BY C.P.C. Receipt: 48433 Date: 08/18/2015	\$62.00
08/04/2015	MOTION (NO FEES)	PLAINTIFF'S MOTION TO VACATE JUDGMENT AND DECREE OF FORECLOSURE AND DISMISS COMPLAINT WITHOUT PREJUDICE FILED BY ATTORNEY KERRI BRUCKNER W/CERTIFICATE OF SERVICE Attorney: Bruckner, Kerri Nunley (74024)	
08/05/2015	ORDER	ORDER-PLAINTIFF'S MOTION IS GRANTED, THE JUDGMENT AND DECREE OF FORECLOSURE ENTERED 4/24/15 IS VACATED AND THIS ACTION IS DISMISSED WITHOUT PREJUDICE./KMS Receipt: 48433 Date: 08/18/2015	\$3.00
08/05/2015	COPIES	COPIES Receipt: 48433 Date: 08/18/2015	\$3.50
08/05/2015	JOURNAL ENTRY - FCM	Issue Date: 08/05/2015 Service: JOURNAL ENTRY - FCM Method: JOURNAL ENTRY - FCM/LOCAL ATTYS VIA COURT MAILBOX Cost Per: \$0.71 ATTY DANIEL G PADDEN MIKE HOLMES C/O SHERIFF'S DEPT DEPT OF JOB AND FAMILY SERVICES FEDERAL HOME LOAN MORTGAGE CORPORATION c/o ATTY: Steelman, Julia E PO BOX 5480 CINCINNATI, OH 45201 Tracking No: M000001249	\$2.84



Date	Description	Docket Text	Amount Owed
		ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: M000001250 PNC BANK NATIONAL ASSOCIATION C/O CSC LAWYERS INCORPORATING SERVICES STAT AGENT 50 W BROAD ST SUITE 1800 COLUMBUS, OH 43215 Tracking No: M000001251 TAXATION OHIO DEPT OF C/O OHIO ATTORNEY GENERAL REVENUE RECOVERY 150 EAST GAY ST 21ST FL COLUMBUS, OH 43215 Tracking No: M000001252 Receipt: 48433 Date: 08/18/2015	
08/05/2015	COST BILL PRINTED	COST BILL PRINTED. Receipt: 48433 Date: 08/18/2015	\$3.00

Financial Summary

Cost Type	Amount Owed	Amount Paid	Amount Adjusted	Amount Outstanding
ADMN FEES	\$177.00	\$177.00	\$0.00	\$0.00
CLERK/COUNTY	\$201.99	\$201.99	\$0.00	\$0.00
SVC FEES- GUERNSEY	\$102.00	\$102.00	\$0.00	\$0.00
SALE CANCEL FEE	\$100.00	\$100.00	\$0.00	\$0.00
	\$580.99	\$580.99	\$0.00	\$0.00

Money on Deposit with the Court

Account	Applied Amount
APP APPRAISAL DEPOSIT	\$0.00
DR COSTS DEPOSIT	\$173.00
	\$173.00

Money Distributed by Court

Payment Type	Amount
PAYMENT	\$225.00
	\$225.00

Check Information

Created	Payee Name	Description	Account	Check	Amount
06/10/2015	*KAY NICOLOZAKES	Case: 15CV000002 CHECK ISSUED: APPRAISER FEES CH	APP	13895	\$75.00

Created	Payee Name	Description	Account	Check	Amount
06/10/2015	*KEN R MCCONNELL	Case: 15CV000002 CHECK ISSUED: APPRAISER FEES CH	APP	13896	\$75.00
06/10/2015	*RHONDA MARVIN	Case: 15CV000002 CHECK ISSUED: APPRAISER FEES CH	APP	13897	\$75.00

Receipts

Receipt Number	Receipt Date	Received From	Payment Amount
44977	01/05/2015	LSR	\$350.00
47446	06/02/2015	LS & R	\$225.00
48307	08/07/2015	DA	\$173.00
48433	08/18/2015	LS&R	\$230.99
			\$978.99

Case Disposition

Disposition	Date	Case Judge
DISMISSAL BEFORE PRETRIAL HELD	04/24/2015	ELLWOOD, DAVID A



15CV000450

Case Type CIVIL
Case Status: Closed
File Date: 10/30/2015
DCM Track:

Action: OTHER CIVIL
Status Date: 10/30/2015
Case Judge: ELLWOOD, DAVID A
Next Event:

[All Information](#) [Party](#) [Event](#) [Docket](#) [Financial](#) [Checks](#) [Receipt](#) [Disposition](#)

Party Information**SALIM, SULTAN H - Plaintiff**

DOB
Disposition
Disp Date

Address C/O BRYSON LEGAL LLC
844 S FRONT STREET
COLUMBUS, OH 43206

Phone

Alias

[More Party Information](#)**ABRAMS-SPIPKER, LYNN M - Defendant**

DOB
Disposition
Disp Date

Address 7570 MARYSVILLE RD
CAMBRIDGE, OH 43725

Phone

Alias

DBA SOUTHEAST OHIO
FINANCIAL SERVICES

[More Party Information](#)**SMOKEHOUSE FITNESS LLC - Defendant**

DOB
Disposition
Disp Date

Address LYNN M ABRAMS-SPIPKER
REG AGENT
61114 SOUTHGATE ROAD
CAMBRIDGE, OH 43725

Phone

Alias

[More Party Information](#)**Events**

Date/Time	Location	Type	Result	Event Judge
03/08/2016 02:00 PM		MISCELLANEOUS HEARING		HOLLINS, MARCIA A

Docket Information

Date	Description	Docket Text	Amount Owed
10/30/2015	COMPLAINT (CIVIL) FILED	COMPLAINT FILED FOR BREACH OF CONTRACT Receipt: 52723 Date: 07/28/2016	\$26.00
10/30/2015	CIVIL (ADMN FEES)	CIVIL (ADMN FEES) Receipt: 49259 Date: 10/30/2015	\$77.00
10/30/2015	CIVIL DEPOSIT	CIVIL DEPOSIT Receipt: 49259 Date: 10/30/2015	\$173.00
10/30/2015	MISC	MISC - DESIGNATION FORM FILED	





Date	Description	Docket Text	Amount Owed
10/30/2015	REQUEST FILED	REQUEST FOR CERTIFIED MAIL SERVICE UPON LYNN M ABRAMS-SPILKER DBA SOUTHEAST OHIO FINANCIAL SERVICES SMOKEHOUSE FITNESS LLC C/O LYNN M ABRAMS-SPILKER FILED BY ATTY PAUL BRYSON	
11/02/2015	(DEACTIVATED) SUMMONS AND CERTIFICATION	SUMMONS AND CERTIFICATION Receipt: 52723 Date: 07/28/2016	\$14.00
11/02/2015	POSTAGE - CERTIFIED MAIL	Issue Date: 11/02/2015 Service: SUMMONS - CERTIFIED MAIL (N) Method: CIVIL / CERTIFIED MAIL Cost Per: \$8.96 ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: 9414726699042039731479 SMOKEHOUSE FITNESS LLC LYNN M ABRAMS-SPILKER REG AGENT 61114 SOUTHGATE ROAD CAMBRIDGE, OH 43725 Tracking No: 9414726699042039731486 Receipt: 52723 Date: 07/28/2016	\$17.92
11/05/2015	RETURN - CERTIFIED MAIL	Service Successful - Return Receipt Returned. Method : Civil / Certified Mail Issued : 11/02/2015 Service : SUMMONS - CERTIFIED MAIL (N) Served : 11/04/2015 Return : 11/05/2015 On : SMOKEHOUSE FITNESS LLC Signed By : LYNN ABRAMS Reason : SERVICE SUCCESSFUL Comment : Tracking #: 9414726699042039731486	
11/16/2015	RETURN - CERTIFIED MAIL	Service Successful - Return Receipt Returned. Method : Civil / Certified Mail Issued : 11/02/2015 Service : (DO NOT USE) Served : 11/13/2015 Return : 11/16/2015 On : ABRAMS-SPILKER, LYNN M Signed By : LYNN ABRAMS SPILKER Reason : Certified Mail Successful Return Comment : Tracking #: 9414726699042039731479	
12/22/2015	MOTION (NO FEES)	PLAINTIFF'S MOTION FOR DEFAULT JUDGMENT WITH CERTIFICATE OF SERVICE FILED. Attorney: BRYSON, PAUL D (85916)	
12/23/2015	ORDER	ORDER- CASE BEFORE COURT ON PLAINTIFF'S MOTION FOR DEFAULT JUDGMENT. MOTION IS SCHEDULED FOR NON ORAL HEARING ON 1/14/16 TO BE BASED UPON PLEADINGS / INFORMATION BEFORE THE COURT. PARTIES NEED NOT APPEAR BUT SHOULD FILE WITH THE COURT ALL PLEADINGS / INFORMATION THEY WISH THE COURT TO CONSIDER AND SERVE THE SAME ON OPPOSING PARTIES / ATTORNEYS PRIOR TO DATE OF HEARING. Receipt: 52723 Date: 07/28/2016	\$3.00
12/29/2015	COPIES	COPIES Receipt: 52723 Date: 07/28/2016	\$0.75



Date	Description	Docket Text	Amount Owed
12/29/2015	POSTAGE (1-5 SHEETS)	<p>Issue Date: 12/29/2015 Service: Judgment Entry Method: Ordinary Mail 1-5 Pages / Court Office Mailbox Cost Per: \$0.49</p> <p>SALIM, SULTAN H c/o ATTY: BRYSON, PAUL D 844 S FRONT STREET COLUMBUS, OH 43206 Tracking No: M000001786</p> <p>ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: M000001787</p> <p>SMOKEHOUSE FITNESS LLC LYNN M ABRAMS-SPILKER REG AGENT 61114 SOUTHGATE ROAD CAMBRIDGE, OH 43725 Tracking No: M000001788</p> <p>Receipt: 52723 Date: 07/28/2016</p>	\$1.47
02/04/2016	ORDER	ORDER- CASE COMES BEFORE THE COURT FOR NON-ORAL HEARING UPON PLAINTIFF'S MOTION FOR DEFAULT JUDGMENT. COURT FINDS PLAINTIFF'S MOTION IS GRANTED IN PART AS NEITHER DEFENDANT APPEARED OR FILED REPONSIVE PLEADINGS IN THIS ACTION. CASE WILL NEXT COME BEFORE THE COURT FOR DAMAGES HEARING TO THE MAGISTRATE ON 03/08/16 AT 2:00PM. Receipt: 52723 Date: 07/28/2016	\$3.00
02/04/2016	COPIES	COPIES Receipt: 52723 Date: 07/28/2016	\$0.75
02/04/2016	POSTAGE (1-5 SHEETS)	<p>Issue Date: 02/04/2016 Service: Judgment Entry Method: Ordinary Mail 1-5 Pages / Court Office Mailbox Cost Per: \$0.49</p> <p>SALIM, SULTAN H c/o ATTY: BRYSON, PAUL D 844 S FRONT STREET COLUMBUS, OH 43206 Tracking No: M000002954</p> <p>ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: M000002955</p> <p>SMOKEHOUSE FITNESS LLC LYNN M ABRAMS-SPILKER REG AGENT 61114 SOUTHGATE ROAD CAMBRIDGE, OH 43725 Tracking No: M000002956</p> <p>Receipt: 52723 Date: 07/28/2016</p>	\$1.47
03/08/2016	STENO FEES	STENO FEES Receipt: 52723 Date: 07/28/2016	\$25.00
03/09/2016	ORDER	MAGISTRATE ORDER- THIS CASE CAME BEFORE THE MAGISTRATE OF THIS COURT ON MARCH 8, 2016 FOR DAMAGES HEARING IN THIS CASE. THE MAGISTRATE RECEIVED TESTIMONY OF NASIR HASSAN AS WITNESS FOR PLAINTIFF BUT FINDS THAT ALTHOUGH HE HAS PLAINTIFF'S POWER OF ATTORNEY HE HAS NO PERSONAL KNOWLEDGE OF THE DOCUMENTS OR BUSINESS IN THIS CASE. THE MAGISTRATE	\$3.00

Date	Description	Docket Text	Amount Owed
		FURTHER FOUND THAT NO CONTRACT OR RELATED DOCUMENTS WERE ATTACHED TO THE COMPLAINT NOR HAVE THEY BEEN FILED WITH THE COURT. THE MAGISTRATE RECOMMENDS THAT THE DEFAULT JUDGMENT GRANTED BY ENTRY FILED ON FEBRUARY 4, 2016 BE VACATED WITH PLAINTIFF ORDERED TO FILE AMENDED COMPLAINT WITH APPROPRIATE ATTACHMENTS WITHIN 14 DAYS OF THE DATE OF THESE ORDERS AND CAUSE ALL PARTIES TO BE SERVED. Receipt: 52723 Date: 07/28/2016	
03/09/2016	COPIES	COPIES Receipt: 52723 Date: 07/28/2016	\$1.50
03/10/2016	POSTAGE (1-5 SHEETS)	Issue Date: 03/10/2016 Service: Judgment Entry Method: Ordinary Mail 1-5 Pages / Court Office Mailbox Cost Per: \$0.49 SALIM, SULTAN H c/o ATTY: BRYSON, PAUL D 844 S FRONT STREET COLUMBUS, OH 43206 Tracking No: M000003902 ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: M000003903 SMOKEHOUSE FITNESS LLC LYNN M ABRAMS-SPILKER REG AGENT 61114 SOUTHGATE ROAD CAMBRIDGE, OH 43725 Tracking No: M000003904 Receipt: 52723 Date: 07/28/2016	\$1.47
03/16/2016	AMENDED COMPLAINT	PLAINTIFF'S FIRST AMENDED COMPLAINT FILED. PAUL D BRYSON (Attorney) on behalf of SULTAN H SALIM (Plaintiff)	
03/16/2016	REQUEST FILED	REQUEST FILED FOR CERTIFIED MAIL UPON: LYNN ABRAMS-SPILKER; AND SMOKEHOUSE FITNESS LLC	
03/16/2016	Summons on Complaint	SUMMONS WITH CERTIFIED COPY OF AMENDED COMPLAINT AND INITIAL FILINGS ISSUED. Receipt: 52723 Date: 07/28/2016	\$10.00
03/16/2016	POSTAGE - CERTIFIED MAIL	Issue Date: 03/16/2016 Service: Summons on Amended Complaint - CM Method: Civil / Certified Mail Cost Per: \$8.96 ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: 9414726699042054089739 SMOKEHOUSE FITNESS LLC LYNN M ABRAMS-SPILKER REG AGENT 61114 SOUTHGATE ROAD CAMBRIDGE, OH 43725 Tracking No: 9414726699042054089746 Receipt: 52723 Date: 07/28/2016	\$17.92





Date	Description	Docket Text	Amount Owed
03/28/2016	RETURN - CERTIFIED MAIL	Service Successful - Return Receipt Returned. Method : Civil / Certified Mail Issued : 03/16/2016 Service : Summons on Complaint - CM Served : 03/21/2016 Return : 03/28/2016 On : SMOKEHOUSE FITNESS LLC Signed By : LYNN ABRAMS-SPILKER Reason : Certified Mail Successful Return Comment : Tracking #: 9414726699042054089746	
04/06/2016	NON-SERVICE NOTICE	Failure of Service Notice Issued to: ATTY PAUL BRYSON Method : Civil / Certified Mail Issued : 03/16/2016 Service : Summons on Complaint - CM Served : Return : 04/06/2016 On : ABRAMS-SPILKER, LYNN M Signed By : Reason : Certified Mail Failure of Service Comment : UNCLAIMED Tracking #: 9414726699042054089739 Receipt: 52723 Date: 07/28/2016	\$3.00
04/13/2016	ALIAS PRECIPE	ALIAS PRECIPE FOR SERVICE UPON: LYNN ABRAMS-SPILKER	
04/13/2016	Summons on Complaint	SUMMONS WITH CERTIFIED COPY OF COMPLAINT AND INITIAL FILINGS ISSUED. Receipt: 52723 Date: 07/28/2016	\$5.00
04/13/2016	POSTAGE - CERT OF MAILING	Issue Date: 04/13/2016 Service: Summons on Complaint - CM Method: Certificate of Mailing Cost Per: \$1.98 ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: M000000034 Receipt: 52723 Date: 07/28/2016	\$1.98
06/10/2016	CASE FLOW (DEF SERVED)	CASE COMES BEFORE THE COURT ON CASE FLOW MANAGEMENT. DEFENDANT(S) HAVE BEEN SERVED. NO FURTHER ACTION HAS BEEN TAKEN. THE COURT HEREBY ADVISES PLAINTIFF'S ATTORNEY THAT THIS CASE MAY BE DISMISSED FOR LACK OF PROSECUTION UNLESS APPROPRIATE PLEADING IS FILED WITHIN 14 DAYS OF THE DATE OF THIS ENTRY. Receipt: 52723 Date: 07/28/2016	\$3.00
06/10/2016	COPIES	COPIES Receipt: 52723 Date: 07/28/2016	\$0.75
06/13/2016	POSTAGE (1-5 SHEETS)	Issue Date: 06/13/2016 Service: Judgment Entry Method: Ordinary Mail 1-5 Pages / Court Office Mailbox Cost Per: \$0.47 ATTY DANIEL G PADDEN SALIM, SULTAN H c/o ATTY: BRYSON, PAUL D 844 S FRONT STREET COLUMBUS, OH 43206 Tracking No: M000006260	\$0.94

Date	Description	Docket Text	Amount Owed
		<p>SMOKEHOUSE FITNESS LLC LYNN M ABRAMS-SPILKER REG AGENT 61114 SOUTHGATE ROAD CAMBRIDGE, OH 43725 Tracking No: M000006261</p> <p>Receipt: 52723 Date: 07/28/2016</p>	
06/14/2016	MOTION (NO FEES)	<p>PLAINTIFF'S MOTION FOR SUMMARY JUDGMENT WITH CERTIFICATE OF SERVICE FILED Attorney: BRYSON, PAUL D (85916)</p>	
06/15/2016	ORDER	ORDER- THIS CASE COMES BEFORE THE COURT ON PLAINTIFF'S MOTION FOR SUMMARY JUDGMENT FILED ON JUNE 14, 2016. SAID MOTION IS SCHEDULED FOR NON ORAL HEARING ON JULY 7, 2016./BKA Receipt: 52723 Date: 07/28/2016	\$3.00
06/15/2016	COPIES	COPIES Receipt: 52723 Date: 07/28/2016	\$0.25
06/15/2016	POSTAGE (1-5 SHEETS)	<p>Issue Date: 06/15/2016 Service: Judgment Entry Method: Ordinary Mail 1-5 Pages / Court Office Mailbox Cost Per: \$0.47</p> <p>SALIM, SULTAN H c/o ATTY: BRYSON, PAUL D 844 S FRONT STREET COLUMBUS, OH 43206 Tracking No: M000006327</p> <p>ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: M000006328</p> <p>SMOKEHOUSE FITNESS LLC LYNN M ABRAMS-SPILKER REG AGENT 61114 SOUTHGATE ROAD CAMBRIDGE, OH 43725 Tracking No: M000006329</p> <p>Receipt: 52723 Date: 07/28/2016</p>	\$1.41
07/25/2016	ORDER	ORDER- CAME BEFORE THE COURT UPON PLAINTIFF'S MOTION FOR SUMMARY JUDGMENT. AS TO COUNT ONE: JUDGMENT IN FAVOR OF PLAINTIFF AGAINST DEFENDANT LYNN M ABRAMS-SPILKER IN THE AMOUNT OF \$25,720.00; \$22,400.00 OF WHICH SHALL BE JOINTLY AND SEVERALLY WITH DEFENDANT SMOKEHOUSE FITNESS; AS TO COUNT TWO AND THREE: JUDGMENT GRANTED TO PLAINTIFF AGAINST DEFENDANT SMOKEHOUSE FITNESS LLC IN THE AMOUNT OF \$22,400.00 JOINTLY AND SEVERALLY WITH DEFENDANT LYNN ABRAMS-SPILKER; COUNT FOUR: JUDGMENT GRANTED TO PLAINTIFF AGAINST DEFENDANT LYNN ABRAMS-SPILKER IN THE AMOUNT OF \$16,600.00. COURT FURTHER ENTERS JUDGMENT AGAINST DEFENDANTS SMOKEHOUSE FITNESS LLC AND LYNN ABRAMS-SPILKER FOR THE COURTS OF THIS ACTION. Receipt: 52723 Date: 07/28/2016	\$6.00
07/25/2016	COPIES	COPIES Receipt: 52723 Date: 07/28/2016	\$1.50
07/25/2016	POSTAGE (1-5 SHEETS)	<p>Issue Date: 07/25/2016 Service: Final Appealable Orders Method: Ordinary Mail 1-5 Pages / Court Office Mailbox Cost Per: \$0.47</p> <p>SALIM, SULTAN H c/o ATTY: BRYSON, PAUL D 844 S FRONT STREET COLUMBUS, OH 43206 Tracking No: M000007393</p>	\$1.41





Date	Description	Docket Text	Amount Owed
		ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: M000007394 SMOKEHOUSE FITNESS LLC LYNN M ABRAMS-SPILKER REG AGENT 61114 SOUTHGATE ROAD CAMBRIDGE, OH 43725 Tracking No: M000007395 Receipt: 52723 Date: 07/28/2016	
07/25/2016	COST BILL PRINTED	COST BILL PRINTED. COSTS ASSESSED. Receipt: 52723 Date: 07/28/2016	\$3.00

Financial Summary

Cost Type	Amount Owed	Amount Paid	Amount Adjusted	Amount Outstanding
ADMN FEES	\$77.00	\$77.00	\$0.00	\$0.00
CLERK/COUNTY	\$158.49	\$158.49	\$0.00	\$0.00
	\$235.49	\$235.49	\$0.00	\$0.00

Money on Deposit with the Court

Account	Applied Amount
DR COSTS DEPOSIT	\$158.49
	\$158.49

Money Distributed by Court

Payment Type	Amount
PAYMENT	\$14.51
	\$14.51

Check Information

Created	Payee Name	Description	Account	Check	Amount
07/28/2016	*BRYSON LEGAL LLC	Case: 15CV000450 CHECK: DEPOSIT BALANCE REFUND C	DR	14886	\$14.51

Receipts

Receipt Number	Receipt Date	Received From	Payment Amount
49259	10/30/2015	BRYSON LEGAL LLC	\$250.00
52723	07/28/2016	DA	\$158.49
			\$408.49

**Case Disposition**

Disposition	Date	Case Judge
OTHER TERMINATIONS	07/25/2016	ELLWOOD, DAVID A

16CV000127

Case Type	CIVIL	Action:	FORECLOSURES
Case Status:	Closed	Status Date:	04/07/2016
File Date:	04/07/2016	Case Judge:	ELLWOOD, DAVID A
DCM Track:		Next Event:	

All Information	Party	Docket	Financial	Checks	Receipt	Disposition
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Party Information	
FEDERAL HOME LOAN MORTGAGE CORPORATION - Plaintiff	
DOB Disposition Disp Date	Address C/O PNC BANK NATIONAL ASSOCIATION 3232 NEWMARK DR MIAMISBURG, OH 45342 Phone
Alias	More Party Information
ABRAMS-SPLKER, LYNN M - Defendant	
DOB Disposition Disp Date	Address 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Phone
Alias	More Party Information
JOHN DOE UNKNOWN SPOUSE OF LYNN M ABRAMS-SPLKER - Defendant	
DOB Disposition Disp Date	Address 7570 MARSVILLE RD CAMBRIDGE, OH 43725 Phone
Alias	More Party Information
TREASURER GUERNSEY COUNTY - Defendant	
DOB Disposition Disp Date	Address 627 WHEELING AVE SUITE 201 CAMBRIDGE, OH 43725 Phone
Alias AKA CALDWELL, JAMES A	More Party Information
PNC BANK NATIONAL ASSOCIATION - Defendant	
DOB Disposition Disp Date	Address 6750 MILLER RD BRECKSVILLE, OH 44141 Phone
Alias	More Party Information
TAXATION OHIO DEPT OF - Defendant	
DOB Disposition Disp Date	Address C/O ATTORNEY GENERAL REVENUE RECOVERY 150 E GAY ST 21ST FL COLUMBUS, OH 43215 Phone

Alias		More Party Information	
STATE OF OHIO DEPARTMENT OF JOB AND FAMILY SERVICE - Defendant			
DOB	Disposition	Address	C/O OHIO ATTORNEY GENERAL REVENUE RECOVERY SECTION 30 E BROAD ST 32ND FL COLUMBUS, OH 43215
Disp Date		Phone	
Alias		More Party Information	
FKA	BUREAU OF EMPLOYMENT SERVICES		

Docket Information			
Date	Description	Docket Text	Amount Owed
04/07/2016	FORECLOSURE COMPLAINT FILED	COMPLAINT IN FORECLOSURE FILED WITH FAIR DEBT COLLECTION PRACTICES ACT AND ATTACHMENTS. PARCEL # - 11-0000808.000 ADDRESS: 7570 MARYSVILLE RD, CAMBRIDGE, OH 43725	\$26.00
04/07/2016	FORECLOSURE (ADMN FEES)	ADMN FEES Receipt: 51318 Date: 04/07/2016	\$177.00
04/07/2016	FORECLOSURE DEPOSIT	FORECLOSURE DEPOSIT Receipt: 51318 Date: 04/07/2016	\$173.00
04/07/2016	PREL JUDICIAL REPORT (TITLE EXAM)	PRELIMINARY JUDICIAL REPORT (TITLE EXAM) FILED.	
04/07/2016	Summons on Complaint	SUMMONS WITH CERTIFIED COPY OF COMPLAINT AND INITIAL FILINGS ISSUED.	\$25.00
04/07/2016	POSTAGE - CERTIFIED MAIL	Issue Date: 04/07/2016 Service: Summons on Complaint - CM Method: Civil / Certified Mail Cost Per: \$8.96 ABRAMS-SPIPKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: 9414726699042062192391 JOHN DOE UNKNOWN SPOUSE OF LYNN M ABRAMS-SPIPKER 7570 MARSVILLE RD CAMBRIDGE, OH 43725 Tracking No: 9414726699042062192407 PNC BANK NATIONAL ASSOCIATION 6750 MILLER RD BRECKSVILLE, OH 44141 Tracking No: 9414726699042062192414 TAXATION OHIO DEPT OF	\$44.80

Date	Description	Docket Text	Amount Owed
		<p>C/O ATTORNEY GENERAL REVENUE RECOVERY 150 E GAY ST 21ST FL COLUMBUS, OH 43215 Tracking No: 9414726699042062192421</p> <p>STATE OF OHIO DEPARTMENT OF JOB AND FAMILY SERVICE C/O OHIO ATTORNEY GENERAL REVENUE RECOVERY SECTION 30 E BROAD ST 32ND FL COLUMBUS, OH 43215 Tracking No: 9414726699042062192438</p>	
04/07/2016	Summons on Complaint	SUMMONS WITH CERTIFIED COPY OF COMPLAINT AND INITIAL FILINGS ISSUED.	\$10.00
04/07/2016	Writ issued to GCS	<p>Issue Date: 04/07/2016 Service: Summons on Complaint - GCS Method: Guernsey County Sheriff Cost Per: \$0.00</p> <p>ABRAMS-SPIPKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: S000000325</p> <p>JOHN DOE UNKNOWN SPOUSE OF LYNN M ABRAMS-SPIPKER 7570 MARSVILLE RD CAMBRIDGE, OH 43725 Tracking No: S000000326</p>	\$0.00
04/07/2016	WAIVER SERVICE-TREAS	WAIVER OF SUMMONS WITH A CERTIFIED COPY OF THE COMPLAINT ISSUED TO GUERNSEY COUNTY TREASURER, BY PLACING WAIVER AND COMPLAINT IN THE PROSECUTING ATTORNEY'S BOX IN THE CLERK OF COURTS OFFICE.	\$4.00
04/08/2016	WAIVE SUMMONS-TREAS RET'D	WAIVER OF SUMMONS RETURNED, FILED AND ENDORSED BY THE PROSECUTING ATTORNEY, COUNSEL FOR THE GUERNSEY COUNTY TREASURER.	
04/11/2016	RETURN - CERTIFIED MAIL	<p>Service Successful - Return Receipt Returned. Method : Civil / Certified Mail Issued : 04/07/2016 Service : Summons on Complaint - CM Served : 04/11/2016 Return : 04/11/2016 On : ABRAMS-SPIPKER, LYNN M Signed By : LYNN M ABRAMS-SPIPKER</p> <p>Reason : Certified Mail Successful Return Comment : SIGNED - NO SERVICE DATE.</p> <p>Tracking #: 9414726699042062192391</p>	
04/11/2016	RETURN - CERTIFIED MAIL	<p>Service Successful - Return Receipt Returned. Method : Civil / Certified Mail Issued : 04/07/2016 Service : Summons on Complaint - CM Served : 04/11/2016 Return : 04/11/2016 On : JOHN DOE UNKNOWN SPOUSE OF LYNN M ABRAMS-SPIPKER</p>	

Date	Description	Docket Text	Amount Owed
		Signed By : LYNN ABRAMS SPILKER Reason : Certified Mail Successful Return Comment : SIGNED - NO SERVICE DATE. Tracking #: 9414726699042062192407	
04/11/2016	ANSWER OF GU CO TREASURER	ANSWER AND STATEMENTMENT OF GU CO TREASURER W/CERTIFICATE OF SERVICE FILED.	
04/14/2016	RETURN - CERTIFIED MAIL	Service Successful - Return Receipt Returned. Method : Civil / Certified Mail Issued : 04/07/2016 Service : Summons on Complaint - CM Served : 04/12/2016 Return : 04/14/2016 On : TAXATION OHIO DEPT OF Signed By : AGENT Reason : Certified Mail Successful Return Comment : Tracking #: 9414726699042062192421	
04/15/2016	RETURN - CERTIFIED MAIL	Service Successful - Return Receipt Returned. Method : Civil / Certified Mail Issued : 04/07/2016 Service : Summons on Complaint - CM Served : 04/12/2016 Return : 04/15/2016 On : PNC BANK NATIONAL ASSOCIATION Signed By : D FISHER Reason : Certified Mail Successful Return Comment : Tracking #: 9414726699042062192414	
04/18/2016	RETURN - CERTIFIED MAIL	Service Successful - Return Receipt Returned. Method : Civil / Certified Mail Issued : 04/07/2016 Service : Summons on Complaint - CM Served : 04/15/2016 Return : 04/18/2016 On : STATE OF OHIO DEPARTMENT OF JOB AND FAMILY SERVICE Signed By : NANCY DUNN Reason : Certified Mail Successful Return Comment : Tracking #: 9414726699042062192438	
04/18/2016	SERVICE COMPLETE	SERVICE COMPLETED. Method : Guernsey County Sheriff Issued : 04/07/2016 Service : Summons on Complaint - GCS Served : 04/17/2016 Return : 04/18/2016 On : ABRAMS-SPILKER, LYNN M Signed By : RESIDENTIAL SERVICE Reason : Sheriff/PS Successful Return of Service Comment : Tracking #: S000000325	

Date	Description	Docket Text	Amount Owed
04/18/2016	SERVICE COMPLETE	SERVICE COMPLETED. Method : Guernsey County Sheriff Issued : 04/07/2016 Service : Summons on Complaint - GCS Served : 04/17/2016 Return : 04/18/2016 On : JOHN DOE UNKNOWN SPOUSE OF LYNN M ABRAMS-SPIKER Signed By : RESIDENTIAL SERVICE Reason : Sheriff/PS Successful Return of Service Comment : Tracking #: S000000326	
04/18/2016	SERVICE RETURN - GUERNSEY	Service Return of Guernsey County Sheriff	\$40.00
04/22/2016	NOTICE	NOTICE OF COMPLIANCE PURSUANT TO ORC 2329.192 FILED BY ATTY BETHANY SUTTINGER W/CERTIFICATE OF SERVICE	
04/29/2016	MISC	CERTIFICATION AS TO MILITARY STATUS FILED BETHANY L SUTTINGER (Attorney) on behalf of FEDERAL HOME LOAN MORTGAGE CORPORATION (Plaintiff)	
05/23/2016	MOTION (NO FEES)	MOTION FOR DEFAULT JUDGMENT WITH CERTIFICATE OF SERVICE FILED Attorney: SUTTINGER, BETHANY L (85068)	
05/23/2016	FINAL JUDICIAL REPORT (TITLE EXAM)	FINAL JUDICIAL REPORT (TITLE EXAM) FILED.	
05/23/2016	ORDER	ORDER- THIS CASE COMES BEFORE THE COURT UPON PLAINTIFF'S MOTION FOR DEFAULT JUDGMENT FILED ON MAY 23, 2016. PLAINTIFF'S MOTION IS SCHEDULED FOR NON ORAL HEARING ON JUNE 14, 2016./BKA	\$3.00
05/23/2016	COPIES	COPIES	\$3.00
05/24/2016	POSTAGE (1-5 SHEETS) (LETTER)	Issue Date: 05/24/2016 Service: Judgment Entry Method: Ordinary Mail 1-5 Pages / Court Office Mailbox Cost Per: \$0.47 FEDERAL HOME LOAN MORTGAGE CORPORATION c/o ATTY: SUTTINGER, BETHANY L LERNER SAMPSON ROTHFUSS PO BOX 5480 CINCINNATI, OH 45201 Tracking No: M000005800 ABRAMS-SPIKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: M000005801 PNC BANK NATIONAL ASSOCIATION 6750 MILLER RD BRECKSVILLE, OH 44141 Tracking No: M000005802 TAXATION OHIO DEPT OF C/O ATTORNEY GENERAL REVENUE RECOVERY 150 E GAY ST 21ST FL COLUMBUS, OH 43215	\$2.35

Date	Description	Docket Text	Amount Owed
		Tracking No: M000005803 STATE OF OHIO DEPARTMENT OF JOB AND FAMILY SERVICE C/O OHIO ATTORNEY GENERAL REVENUE RECOVERY SECTION 30 E BROAD ST 32ND FL COLUMBUS, OH 43215 Tracking No: M000005804	
07/11/2016	ORDER	ORDER-JUDGMENT GRANTED TO PLAINTIFF AGAINST DEFENDANT, LYNN M ABRAMS-SPIPKER, IN THE AMOUNT OF \$119,409.07 AT THE RATE OF 7.3300% FROM SEPTEMBER 1, 2015./KMS	\$18.00
07/11/2016	COPIES	COPIES	\$9.00
07/12/2016	POSTAGE (6-10 SHEETS) (LETTER)	Issue Date: 07/12/2016 Service: Final Appealable Orders Method: Ordinary Mail 6-10 Pages / Court Office Mailbox Cost Per: \$0.68 ATTY DANIEL G PADDEN FEDERAL HOME LOAN MORTGAGE CORPORATION c/o ATTY: SUTTINGER, BETHANY L LERNER SAMPSON ROTHFUSS PO BOX 5480 CINCINNATI, OH 45201 Tracking No: M000000323 ABRAMS-SPIPKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: M000000324 PNC BANK NATIONAL ASSOCIATION 6750 MILLER RD BRECKSVILLE, OH 44141 Tracking No: M000000325 TAXATION OHIO DEPT OF C/O ATTORNEY GENERAL REVENUE RECOVERY 150 E GAY ST 21ST FL COLUMBUS, OH 43215 Tracking No: M000000326 STATE OF OHIO DEPARTMENT OF JOB AND FAMILY SERVICE C/O OHIO ATTORNEY GENERAL REVENUE RECOVERY SECTION 30 E BROAD ST 32ND FL COLUMBUS, OH 43215 Tracking No: M000000327	\$3.40
08/15/2016	PRECIPE FOR ORDER OF SALE FILED.	PRECIPE FOR ORDER OF SALE FILED.	\$35.00
08/15/2016	PROPERTY DESCRIPTION APPROVAL FORM	PROPERTY DESCRIPTION APPROVAL FORM FILED	

Date	Description	Docket Text	Amount Owed
08/15/2016	ORDER SALE ISSUED	ORDER OF SALE ISSUED TO SHERIFF OF GUERNSEY COUNTY (ALONG WITH LEGAL DESCRIPTION OF PROPERTY AND CHECK IN AMOUNT OF \$1063.31 FOR PUBLICATION COSTS)	\$3.00
08/15/2016	ORDER SALE NOTICE ISSUED	AN ORDER OF SALE HAS BEEN ISSUED TO THE SHERIFF OF GUERNSEY COUNTY. FOR INFORMATION ON THE TERMS, DATE AND CONDITIONS OF SALE, CONTACT THE GUERNSEY COUNTY SHERIFF'S OFFICE CIVIL CLERK, MIKE HOLMES AT (740) 432-3730. THIS NOTICE HAS BEEN MAILED TO ALL PARTIES LISTED BELOW BY ORDINARY MAIL.	\$0.00
08/15/2016	APPRAISAL DEPOSIT FOR FEES	APPRAISAL DEPOSIT FOR FEES Receipt: 52951 Date: 08/15/2016	\$225.00
08/15/2016	Writ issued to GCS	<p>Issue Date: 08/15/2016 Service: Order of Sale Method: Guernsey County Sheriff Cost Per: \$0.00</p> <p>ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: S000000649</p>	\$0.00
08/15/2016	POSTAGE (1-5 SHEETS) (LETTER)	<p>Issue Date: 08/15/2016 Service: Notice of Sale Method: Ordinary Mail 1-5 Pages / Court Office Mailbox Cost Per: \$0.47</p> <p>FEDERAL HOME LOAN MORTGAGE CORPORATION c/o ATTY: SUTTINGER, BETHANY L LERNER SAMPSON ROTHFUSS PO BOX 5480 CINCINNATI, OH 45201 Tracking No: M000007988</p> <p>ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: M000007989</p> <p>PNC BANK NATIONAL ASSOCIATION 6750 MILLER RD BRECKSVILLE, OH 44141 Tracking No: M000007990</p> <p>TAXATION OHIO DEPT OF C/O ATTORNEY GENERAL REVENUE RECOVERY 150 E GAY ST 21ST FL COLUMBUS, OH 43215 Tracking No: M000007991</p> <p>STATE OF OHIO DEPARTMENT OF JOB AND FAMILY SERVICE C/O OHIO ATTORNEY GENERAL REVENUE RECOVERY SECTION 30 E BROAD ST 32ND FL COLUMBUS, OH 43215 Tracking No: M000007992</p>	\$2.35

Date	Description	Docket Text	Amount Owed
08/23/2016	OATH OF APPRAISERS RETURNED	OATH OF APPRAISERS RETURNED, FILED AND ENDORSED: \$225.00 KAY NICOLAKES, KEN MCCONNELL, RHONDA MARVIN	
08/23/2016	LAND APPRAISEMENT	LAND APPRAISEMENT FILED/ENDORSED BY THE SHERIFF OF GUERNSEY COUNTY. APPRAISED VALUE: \$87,000.00	
09/08/2016	NOTICE	NOTICE OF SHERIFF'S SALE SET FOR OCTOBER 21, 2016 AT 10:00 AM FILED WITH CERTIFICATE OF SERVICE Attorney: SUTTINGER, BETHANY L (85068)	
09/21/2016	PROOF OF PUBLICATION (DAILY JEFF)	PROOF OF PUBLICATION (DAILY JEFFERSONIAN) FILED.	
10/07/2016	MOTION (NO FEES)	MOTION TO WITHDRAW PROPERTY FROM SHERIFFS SALE FILED W/CERTIFICATE OF SERVICE. BETHANY L SUTTINGER (Attorney) on behalf of FEDERAL HOME LOAN MORTGAGE CORPORATION (Plaintiff)	
10/11/2016	ORDER	ENTRY WITHDRAWING PROPERTY FROM SHERIFF'S SALE	\$3.00
10/12/2016	SERVICE RETURN - GUERNSEY	Service Return of Guernsey County Sheriff Document Type: ORDER OF SALE (CANCELED)	\$62.00
10/14/2016	NOTICE	NOTICE OF AUTOMATIC STAY - BANKRUPTCY CHAPTER 13 FILED WITH CERTIFICATE OF SERVICE Attorney: SUTTINGER, BETHANY L (85068)	
02/02/2017	NOTICE	NOTICE OF TERMINATION OF STAY FILED WITH CERTIFICATE OF SERVICE BETHANY L SUTTINGER (Attorney) on behalf of FEDERAL HOME LOAN MORTGAGE CORPORATION (Plaintiff)	
02/06/2017	ORDER	ORDER- CASE COMES BEFORE THE PLAINTIFF'S NOTICE OF TERMINATION OF STAY. COURT FINDS THAT THE BANKRUPTCY STAY IN THIS CASE IS HEREBY LIFTED AND THIS CASE MAY PROCEED IN ACCORD WITH OHIO LAW.	\$3.00
02/06/2017	COPIES	COPIES	\$0.70
02/06/2017	POSTAGE (1-5 SHEETS) (LETTER)	Issue Date: 02/06/2017 Service: Judgment Entry Method: Ordinary Mail 1-5 Pages / Court Office Mailbox Cost Per: \$0.49 ATTY BLUE FEDERAL HOME LOAN MORTGAGE CORPORATION c/o ATTY: SUTTINGER, BETHANY L LERNER SAMPSON ROTHFUSS PO BOX 5480 CINCINNATI, OH 45201 Tracking No: M000013213 ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: M000013214 PNC BANK NATIONAL ASSOCIATION 6750 MILLER RD BRECKSVILLE, OH 44141 Tracking No: M000013215 TAXATION OHIO DEPT OF C/O ATTORNEY GENERAL	\$2.94

Date	Description	Docket Text	Amount Owed
		<p>REVENUE RECOVERY 150 E GAY ST 21ST FL COLUMBUS, OH 43215 Tracking No: M000013216</p> <p>STATE OF OHIO DEPARTMENT OF JOB AND FAMILY SERVICE C/O OHIO ATTORNEY GENERAL REVENUE RECOVERY SECTION 30 E BROAD ST 32ND FL COLUMBUS, OH 43215 Tracking No: M000013217</p> <p>MARCZEWSKI, MITCHELL 1020 MAPLE AVE ZANESVILLE, OH 43701 Tracking No: M000013218</p>	
03/14/2017	ALIAS PRECIPE	ALIAS PRECIPE FOR ORDER OF SALE WITHOUT REAPPRAISAL FILED BY ATTY BETHY L SUTTINGER	
03/14/2017	PROPERTY DESCRIPTION APPROVAL FORM	PROPERTY DESCRIPTION APPROVAL FORM FILED BY ATTY BETHANY SUTTINGER	
03/14/2017	ORDER SALE ISSUED	ORDER OF SALE ISSUED TO SHERIFF OF GUERNSEY COUNTY (ALONG WITH LEGAL DESCRIPTION OF PROPERTY AND CHECK IN AMOUNT OF \$1,063.31 FOR PUBLICATION COSTS)	\$3.00
03/14/2017	ORDER SALE ISSUED	ORDER OF SALE ISSUED TO SHERIFF OF GUERNSEY COUNTY (ALONG WITH LEGAL DESCRIPTION OF PROPERTY AND CHECK IN AMOUNT OF \$1,063.31 FOR PUBLICATION COSTS)	\$3.00
03/14/2017	ORDER SALE NOTICE ISSUED	AN ORDER OF SALE HAS BEEN ISSUED TO THE SHERIFF OF GUERNSEY COUNTY. FOR INFORMATION ON THE TERMS, DATE AND CONDITIONS OF SALE, CONTACT THE GUERNSEY COUNTY SHERIFF'S OFFICE CIVIL CLERK, MIKE HOLMES AT (740) 432-3730. THIS NOTICE HAS BEEN MAILED TO ALL PARTIES LISTED BELOW BY ORDINARY MAIL. ATTY BETHANY L SUTTINGER LYNN M ABRAMS-SPIKER PNC BANK NA STATE OF OHIO DEPT OF JOB & FAMILY SERVICES STATE OF OHIO DEPT OF TAXATION MITCHELL MARCZEWSKI ATTY JOEL BLUE	\$0.00
03/14/2017	Writ issued to GCS	<p>Issue Date: 03/14/2017 Service: Order of Sale Method: Guernsey County Sheriff Cost Per: \$0.00</p> <p>ABRAMS-SPIKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: S000001207</p>	\$0.00
03/14/2017	POSTAGE (1-5 SHEETS) (LETTER)	<p>Issue Date: 03/14/2017 Service: Notice of sale Method: Ordinary Mail 1-5 Pages / Court Office Mailbox Cost Per: \$0.49</p> <p>FEDERAL HOME LOAN MORTGAGE CORPORATION c/o ATTY: SUTTINGER, BETHANY L</p>	\$2.94

Date	Description	Docket Text	Amount Owed
		<p>LERNER SAMPSON ROTHFUSS PO BOX 5480 CINCINNATI, OH 45201 Tracking No: M000014489</p> <p>ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: M000014490</p> <p>PNC BANK NATIONAL ASSOCIATION 6750 MILLER RD BRECKSVILLE, OH 44141 Tracking No: M000014491</p> <p>TAXATION OHIO DEPT OF C/O ATTORNEY GENERAL REVENUE RECOVERY 150 E GAY ST 21ST FL COLUMBUS, OH 43215 Tracking No: M000014492</p> <p>STATE OF OHIO DEPARTMENT OF JOB AND FAMILY SERVICE C/O OHIO ATTORNEY GENERAL REVENUE RECOVERY SECTION 30 E BROAD ST 32ND FL COLUMBUS, OH 43215 Tracking No: M000014493</p> <p>MARCZEWSKI, MITCHELL 1020 MAPLE AVE ZANESVILLE, OH 43701 Tracking No: M000014494</p>	
04/10/2017	MOTION (NO FEES)	MOTION TO WITHDRAW PROPERTY FROM SHERIFF'S SALE FILED W/CERTIFICATE OF SERVICE BETHANY L SUTTINGER (Attorney) on behalf of FEDERAL HOME LOAN MORTGAGE CORPORATION (Plaintiff)	
04/13/2017	ORDER	ORDER WITDRAWING PROPERTY FROM SHERIFF'S SALE. FOR CAUSE THE PLAINTIFF STATES THAT THE LOAN HAS JUST BEEN SERVICE TRANSFERRED AND THE NEW SERVICER MUST REVIEW THE LOAN BEFORE DETERMINING IF A SHERIFF'S SALE IS APPROPRIATE AT THIS TIME.	\$3.00
04/13/2017	COPIES	COPIES	\$0.10
04/13/2017	POSTAGE (1-5 SHEETS) (LETTER)	<p>Issue Date: 04/13/2017 Service: Judgment Entry Method: Ordinary Mail 1-5 Pages / Court Office Mailbox Cost Per: \$0.49</p> <p>ATTY BLUE</p> <p>FEDERAL HOME LOAN MORTGAGE CORPORATION c/o ATTY: SUTTINGER, BETHANY L LERNER SAMPSON ROTHFUSS PO BOX 5480 CINCINNATI, OH 45201 Tracking No: M000015516</p>	\$2.94

Date	Description	Docket Text	Amount Owed
		<p>ABRAMS-SPILKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: M000015517</p> <p>PNC BANK NATIONAL ASSOCIATION 6750 MILLER RD BRECKSVILLE, OH 44141 Tracking No: M000015518</p> <p>TAXATION OHIO DEPT OF C/O ATTORNEY GENERAL REVENUE RECOVERY 150 E GAY ST 21ST FL COLUMBUS, OH 43215 Tracking No: M000015519</p> <p>STATE OF OHIO DEPARTMENT OF JOB AND FAMILY SERVICE C/O OHIO ATTORNEY GENERAL REVENUE RECOVERY SECTION 30 E BROAD ST 32ND FL COLUMBUS, OH 43215 Tracking No: M000015520</p> <p>MARCZEWSKI, MITCHELL 1020 MAPLE AVE ZANESVILLE, OH 43701 Tracking No: M000015521</p>	
04/17/2017	SERVICE RETURN - GUERNSEY	Service Return of Guernsey County Sheriff Document Type: ORDER OF SALE SALE CANCELLED BY C.P.C. 4/13/17	\$53.00
04/21/2017	PROOF OF PUBLICATION (DAILY JEFF)	PROOF OF PUBLICATION (DAILY JEFFERSONIAN) FILED.	
05/30/2017	ALIAS PRECIPE	ALIAS PRECIPE FOR ORDER OF SALE WITHOUT REAPPRAISAL FILED	
05/30/2017	PROPERTY DESCRIPTION APPROVAL FORM	PROPERTY DESCRIPTION APPROVAL FORM FILED	
05/30/2017	ORDER SALE ISSUED	ORDER OF SALE ISSUED TO SHERIFF OF GUERNSEY COUNTY (ALONG WITH LEGAL DESCRIPTION OF PROPERTY AND CHECK IN AMOUNT OF \$1083.19 FOR PUBLICATION COSTS)	\$3.00
05/30/2017	ORDER SALE NOTICE ISSUED	AN ORDER OF SALE HAS BEEN ISSUED TO THE SHERIFF OF GUERNSEY COUNTY. FOR INFORMATION ON THE TERMS, DATE AND CONDITIONS OF SALE, CONTACT THE GUERNSEY COUNTY SHERIFF'S OFFICE CIVIL CLERK, MIKE HOLMES AT (740) 432-3730. THIS NOTICE HAS BEEN MAILED TO ALL PARTIES LISTED BELOW BY ORDINARY MAIL. ATTY BETHANY L SUTTINGER LYNN M ABRAMS-SPILKER PNC BANK STATE OF OHIO DEPT OF JOB & FAMILY SERVICES STATE OF OHIO DEPT OF TAXATION MITCHELL MARCZEWSKI ATTY JOEL BLUE	\$0.00

Date	Description	Docket Text	Amount Owed
05/30/2017	POSTAGE (1-5 SHEETS) (LETTER)	<p>Issue Date: 05/30/2017 Service: Order of Sale Method: Ordinary Mail 1-5 Pages / Court Office Mailbox Cost Per: \$0.49</p> <p>FEDERAL HOME LOAN MORTGAGE CORPORATION c/o ATTY: SUTTINGER, BETHANY L LERNER SAMPSON ROTHFUSS PO BOX 5480 CINCINNATI, OH 45201 Tracking No: M000017119</p> <p>ABRAMS-SPIPKER, LYNN M 7570 MARYSVILLE RD CAMBRIDGE, OH 43725 Tracking No: M000017120</p> <p>PNC BANK NATIONAL ASSOCIATION 6750 MILLER RD BRECKSVILLE, OH 44141 Tracking No: M000017121</p> <p>TAXATION OHIO DEPT OF C/O ATTORNEY GENERAL REVENUE RECOVERY 150 E GAY ST 21ST FL COLUMBUS, OH 43215 Tracking No: M000017122</p> <p>STATE OF OHIO DEPARTMENT OF JOB AND FAMILY SERVICE C/O OHIO ATTORNEY GENERAL REVENUE RECOVERY SECTION 30 E BROAD ST 32ND FL COLUMBUS, OH 43215 Tracking No: M000017123</p> <p>MARCZEWSKI, MITCHELL 1020 MAPLE AVE ZANESVILLE, OH 43701 Tracking No: M000017124</p>	\$2.94
06/08/2017	NOTICE	<p>NOTICE OF SHERIFF'S SALE SET FOR JULY 21, 2017 AT 10:00 AM FILED WITH CERTIFICATE OF SERVICE BETHANY L SUTTINGER (Attorney) on behalf of FEDERAL HOME LOAN MORTGAGE CORPORATION (Plaintiff)</p>	

Financial Summary				
Cost Type	Amount Owed	Amount Paid	Amount Adjusted	Amount Outstanding
ADMN FEES	\$177.00	\$177.00	\$0.00	\$0.00
CLERK/COUNTY	\$219.46	\$0.00	\$0.00	\$219.46
SVC FEES- GUERNSEY	\$155.00	\$0.00	\$0.00	\$155.00
	\$651.46	\$177.00	\$0.00	\$474.46

Cost Type	Amount Owed	Amount Paid	Amount Adjusted	Amount Outstanding
SALE CANCEL FEE	\$100.00	\$0.00	\$0.00	\$100.00
	\$651.46	\$177.00	\$0.00	\$474.46
Money on Deposit with the Court				
Account				Applied Amount
APP APPRAISAL DEPOSIT				\$0.00
DR COSTS DEPOSIT				\$0.00
				\$0.00
Money Distributed by Court				
Payment Type				Amount
PAYMENT				\$225.00
				\$225.00

Check Information					
Created	Payee Name	Description	Account	Check	Amount
08/23/2016	*KAY NICOLOZAKES	Case: 16CV000127 CHECK ISSUED: APPRAISER FEES CH	APP	14953	\$75.00
08/23/2016	*RHONDA MARVIN	Case: 16CV000127 CHECK ISSUED: APPRAISER FEES CH	APP	14955	\$75.00
08/23/2016	*KEN R MCCONNELL	Case: 16CV000127 CHECK ISSUED: APPRAISER FEES CH	APP	14954	\$75.00

Receipts			
Receipt Number	Receipt Date	Received From	Payment Amount
51318	04/07/2016	LERNER, SAMPSON, ROTHFUSS	\$350.00
52951	08/15/2016	LSR	\$225.00
			\$575.00

Case Disposition		
Disposition	Date	Case Judge
GUILTY OR NO CONT-ORIG CHRG(CR)/DEFAULT(CV)	07/11/2016	ELLWOOD, DAVID A

LBR Form 2016-1(b)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO**

In re:
Lynn M Abrams-Spilker

Case No. **2:18-bk-53874**

Chapter 13

Debtor(s)

Judge

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
AND APPLICATION FOR ALLOWANCE OF FEES IN CHAPTER 13 CASE**

I. Disclosure

1. Pursuant to 11 U.S.C. § 329(a) and Fed. R. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>3,700.00</u>
Prior to the filing of this statement I have received	\$	<u>1,140.00</u>
Balance Due	\$	<u>2,560.00</u>

2. \$ 310.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:
- ☐ Debtor ☒ Other (specify): **See Statement of Financial Affairs question #16 for further explanation, unless itemized fee application is filed.**
4. The source of compensation to be paid to me is:
- ☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other persons unless they are members and/or associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

II. Application

6. I hereby apply for an allowance of fees in the amount set forth above. I understand and agree that the Court may approve, without itemization, an allowance of fees not to exceed \$3,700, for rendering the legal services set forth below. If I seek payment of fees in excess of \$3,700, I will file a separate application that sets forth the total amount of the fee requested, and that includes an itemization of all legal services performed, the amount and itemization of any expenses for which reimbursement is sought, the identification and hourly billing rate of any attorney, paralegal, or other professional person for whom fees are sought, and the actual time spend by the attorney, paralegal, or other professional person for whom fees are sought.
- Initial client interview, preparation and signing of any retainer or representation agreement, analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether, and under what chapter, to file a petition in bankruptcy;
 - Advising the debtor concerning his or her obligations and duties pursuant to the Code, the Rules, the Local Rules, applicable court orders, and provisions of his or her chapter 13 plan;
 - Preparation and filing of any document required by § 521 of the Code, including Official Form 122C-1 and Official Form 122C-2 (if applicable), the petition, schedules, statement of financial affairs and any amendments thereto that may be required;

- d. Preparation and filing of the chapter 13 plan and any preconfirmation amendments thereto that may be required; provided, legal services performed relative to Paragraphs 5.4.1, 5.4.2 and 5.4.3 of the chapter 13 plan are not covered by the no-look fee and may be compensated through a separate application for fees; however, in such event, no additional compensation will be allowed for the preparation and filing of a motion pursuant to Rule 5009(d).
- e. Preparation and filing of payroll orders and amended payroll orders, except amended payroll orders prepared in connection with the modification of a plan or the temporary suspension of payments;
- f. Representation of the debtor at the § 341 meeting of creditors and confirmation hearing, and at any adjournments thereof;
- g. Filing of address changes for the debtor;
- h. Review of claims;
- i. Review of notice of intention to pay claims;
- j. Preparation and filing of objections to non-real estate and non-tax claims, exclusive of any hearings;
- k. Preparation and filing of first motion to suspend or temporarily reduce plan payments;
- l. Representation of the debtor in addressing any routine tax return or tax refund inquiries by the trustee, exclusive of any motion, objection, or hearing;
- m. Filing of a notice of final cure payment, when filed by the debtor, exclusive of any hearings;
- n. Preparation and filing of debtor's certification regarding issuance of discharge order;
- o. Routine phone calls and questions;
- p. File maintenance and routine case management; and
- q. Any other duty as required by local decision or policy.

IMPORTANT INFORMATION. FEES ARE SUBJECT TO COURT APPROVAL AND BILLED ON AN HOURLY BASIS WHETHER OR NOT THE CASE IS CONFIRMED. ALL TIME SPENT ON THE CASE IS BILLED WHICH INCLUDES BUT IS NOT LIMITED TO PHONE CALLS, EMAILS, CORRESPONDENCE, PREPARATION OF DOCUMENTS, FILINGS, HEARINGS, CONFERENCES, FILE REVIEW, CASE PLANNING, ETC. ATTORNEY \$295.00 HOUR. PARALEGAL \$110.00 HOUR. LEGAL ASSISTANT \$85.00 HOUR. THE MINIMUM FEE FOR A CONFIRMED CASE IS \$3500.00 AND THERE IS NO MAXIMUM FEE. THE TRUSTEE REQUIRES AN EXACT FEE AMOUNT TO CALCULATE PLAN LENGTH, THEREFORE THE \$3500.00 STATED IN THE PLAN MAY NOT NECESSARILY BE THE FINAL FEE. COSTS AND EXPENSES ARE PAID BY THE DEBTOR(S) IN ADDITION TO FEES. DEBTOR(S) HEREBY AGREE TO SAID FEES, COSTS AND EXPENSES.

X _____ DATE _____

X _____ DATE _____

7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

June 28, 2018

Date

/s/ Mitchell Marczewski

Mitchell Marczewski (0073258)

Name

Marczewski Law Offices LLC

1020 Maple Ave

Zanesville, OH 43701

(740) 453-8900

Fax: (740) 453-8988

mitch@zanesvillelawyer.com

(0073258) OH

Fill in this information to identify your case:

Debtor 1 Lynn M Abrams-Spilker

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 2:18-bk-53874
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☐ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☒ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☐ 3. The commitment period is 3 years.
- ☒ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 122C-1 Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. **What is your marital and filing status?** Check one only.

☒ **Not married.** Fill out Column A, lines 2-11.

☐ **Married.** Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 0.00	\$
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ 0.00	\$
5. Net income from operating a business, profession, or farm	<div style="border: 1px solid black; padding: 2px;"> Debtor 1 Gross receipts (before all deductions) \$ 18,795.12 Ordinary and necessary operating expenses -\$ 14,582.08 Net monthly income from a business, profession, or farm \$ 4,213.04 </div>	
	Copy here -> \$ 4,213.04	\$
6. Net income from rental and other real property	<div style="border: 1px solid black; padding: 2px;"> Debtor 1 Gross receipts (before all deductions) \$ 0.00 Ordinary and necessary operating expenses -\$ 0.00 Net monthly income from rental or other real property \$ 0.00 </div>	
	Copy here -> \$ 0.00	\$

Debtor 1 **Lynn M Abrams-Spilker**Case number (if known) **2:18-bk-53874**

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
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7. Interest, dividends, and royalties\$ **0.00****8. Unemployment compensation**\$ **0.00**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ **0.00**

For your spouse \$

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.\$ **0.00****10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.\$ **0.00**\$ **0.00**

Total amounts from separate pages, if any.

+ \$ **0.00****11. Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 4,213.04	+	\$	=	\$ 4,213.04
Total average monthly income				

Part 2: Determine How to Measure Your Deductions from Income**12. Copy your total average monthly income from line 11.** \$ **4,213.04****13. Calculate the marital adjustment.** Check one:

- ☒ You are not married. Fill in 0 below.
- ☐ You are married and your spouse is filing with you. Fill in 0 below.
- ☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

	\$
	\$
	+\$

Total \$ **0.00** Copy here=> - **0.00****14. Your current monthly income.** Subtract line 13 from line 12.\$ **4,213.04****15. Calculate your current monthly income for the year.** Follow these steps:15a. Copy line 14 here=> \$ **4,213.04**

Multiply line 15a by 12 (the number of months in a year).

x 12

15b. The result is your current monthly income for the year for this part of the form.

\$ **50,556.48**

Debtor 1 **Lynn M Abrams-Spilker**

Case number (if known) **2:18-bk-53874**

16. Calculate the median family income that applies to you. Follow these steps:

- 16a. Fill in the state in which you live. OH
- 16b. Fill in the number of people in your household. 1
- 16c. Fill in the median family income for your state and size of household. \$ 48,596.00
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

- 17a. ☐ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3.* Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).
- 17b. ☒ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).* On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. Copy your total average monthly income from line 11. \$ 4,213.04
19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.
19a. If the marital adjustment does not apply, fill in 0 on line 19a. -\$ 0.00
- 19b. Subtract line 19a from line 18. \$ 4,213.04
20. Calculate your current monthly income for the year. Follow these steps:
- 20a. Copy line 19b. \$ 4,213.04
Multiply by 12 (the number of months in a year). x 12
- 20b. The result is your current monthly income for the year for this part of the form \$ 50,556.48
- 20c. Copy the median family income for your state and size of household from line 16c. \$ 48,596.00
21. How do the lines compare?
- ☐ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years.* Go to Part 4.
- ☒ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years.* Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Lynn M Abrams-Spilker

Lynn M Abrams-Spilker
Signature of Debtor 1

Date **June 28, 2018**
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Fill in this information to identify your case:

Debtor 1 Lynn M Abrams-Spilker

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 2:18-bk-53874
(if known)

☐ Check if this is an amended filing

Official Form 122C-2

Chapter 13 Calculation of Your Disposable Income

04/16

To fill out this form, you will need your completed copy of *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 122C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which additional information applies. On the top any additional pages, write your name and case number (if known).

Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 122C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C-1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

1

National Standards You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. \$ 647.00
7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories--people who are under 65 and people who are 65 or older--because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

Debtor 1 **Lynn M Abrams-Spilker**Case number (if known) **2:18-bk-53874****People who are under 65 years of age**

7a. Out-of-pocket health care allowance per person \$ 52

7b. Number of people who are under 65 X 1

7c. **Subtotal.** Multiply line 7a by line 7b. \$ 52.00 Copy here=> \$ 52.00

People who are 65 years of age or older

7d. Out-of-pocket health care allowance per person \$ 114

7e. Number of people who are 65 or older X 0

7f. **Subtotal.** Multiply line 7d by line 7e. \$ 0.00 Copy here=> \$ 0.00

7g. **Total.** Add line 7c and line 7f \$ 52.00 Copy total here=> \$ 52.00

Local Standards You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

■ **Housing and utilities - Insurance and operating expenses**■ **Housing and utilities - Mortgage or rent expenses**

To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities - Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$ 485.00

9. **Housing and utilities - Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. \$ 592.00

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.

Name of the creditor	Average monthly payment
Specialized Loan Servicing	\$ <u>1,198.00</u>

9b. Total average monthly payment

\$ 1,198.00Copy here=> -\$ 1,198.00 Repeat this amount on line 33a.

9c. Net mortgage or rent expense.

Subtract line 9b (*total average monthly payment*) from line 9a (*mortgage or rent expense*). If this number is less than \$0, enter \$0.

\$ 0.00Copy here=> \$ 0.00

10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim. \$ 0.00

Explain why: _____

Debtor 1 **Lynn M Abrams-Spilker**Case number (if known) **2:18-bk-53874**11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.☐ 0. Go to line 14.☒ 1. Go to line 12.☐ 2 or more. Go to line 12.12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area. \$ **196.00**13. **Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.**Vehicle 1 Describe Vehicle 1:** **2013 Nissan Juke 55,000 miles Location: Debtor's residence**13a. Ownership or leasing costs using IRS Local Standard..... \$ **497.00**

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1	Average monthly payment
Santander Consumer USA	\$ 361.50

Total Average Monthly Payment

\$ **361.50**

Copy here =>

-\$ **361.50**

Repeat this amount on line 33b.

13c. Net Vehicle 1 ownership or lease expense

Subtract line 13b from line 13a. if this number is less than \$0, enter \$0.

\$ **135.50**

Copy net Vehicle 1 expense here =>

\$ **135.50****Vehicle 2 Describe Vehicle 2:**13d. Ownership or leasing costs using IRS Local Standard..... \$ **0.00**

13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2	Average monthly payment
	\$

Total average monthly payment

\$

Copy here =>

-\$ **0.00**

Repeat this amount on line 33c.

13f. Net Vehicle 2 ownership or lease expense

Subtract line 13e from line 13d. if this number is less than \$0, enter \$0.

\$ **0.00**

Copy net Vehicle 2 expense here =>

\$ **0.00**14. **Public transportation expense:** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation. \$ **0.00**15. **Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*. \$ **0.00**

Debtor 1 **Lynn M Abrams-Spilker**Case number (if known) **2:18-bk-53874****Other Necessary Expenses** In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you will actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.
Do not include real estate, sales, or use taxes. \$ **0.00**
17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings. \$ **0.00**
18. **Life Insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance.
Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term. \$ **0.00**
19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.
Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35. \$ **0.00**
20. **Education:** The total monthly amount that you pay for education that is either required:
☐ as a condition for your job, or
☐ for your physically or mentally challenged dependent child if no public education is available for similar services. \$ **0.00**
21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.
Do not include payments for any elementary or secondary school education. \$ **0.00**
22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7.
Payments for health insurance or health savings accounts should be listed only in line 25. \$ **0.00**
23. **Optional telephone and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer.
Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 122C-1, or any amount you previously deducted. +\$ **0.00**
24. **Add all of the expenses allowed under the IRS expense allowances.** \$ **1,515.50**
Add lines 6 through 23.

Additional Expense Deductions These are additional deductions allowed by the Means Test.
Note: Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.
- | | | |
|------------------------|------|-------------|
| Health insurance | \$ | 0.00 |
| Disability insurance | \$ | 0.00 |
| Health savings account | + \$ | 0.00 |
| Total | \$ | 0.00 |
- Copy total here=> \$ **0.00**
- Do you actually spend this total amount?
☐ No. How much do you actually spend?
☒ Yes \$
26. **Continued contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b) \$ **0.00**
27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply.
By law, the court must keep the nature of these expenses confidential. \$ **0.00**

Debtor 1 **Lynn M Abrams-Spilker**Case number (if known) **2:18-bk-53874**

28. **Additional home energy costs.** Your home energy costs are included in your insurance and operating expenses on line 8.
If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs.
You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary. \$ **0.00**
29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$160.42* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.
You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.
* Subject to adjustment on 4/01/19, and every 3 years after that for cases begun on or after the date of adjustment. \$ **0.00**
30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards.
To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.
You must show that the additional amount claimed is reasonable and necessary. \$ **0.00**
31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)(3) and (4).
Do not include any amount more than 15% of your gross monthly income. \$ **0.00**
32. **Add all of the additional expense deductions.** \$ **0.00**
Add lines 25 through 31.

Deductions for Debt Payment

33. **For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Mortgages on your home

Average monthly payment

33a. Copy line 9b here => \$ **1,198.00**

Loans on your first two vehicles

33b. Copy line 13b here => \$ **361.50**

33c. Copy line 13e here => \$ **0.00**

33d. List other secured debts:

Name of each creditor for other secured debt

Identify property that secures the debt

Does payment include taxes or insurance?

-NONE-☐ No☐ Yes \$☐ No☐ Yes \$☐ No☐ Yes + \$

33e Total average monthly payment. Add lines 33a through 33d

\$ **1,559.50**

Copy total here=>

\$ **1,559.50**

Debtor 1 **Lynn M Abrams-Spilker**

Case number (if known) **2:18-bk-53874**

34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?

☐ No. Go to line 35.

☒ Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
	7570 Marysville Rd Cambridge, OH 43725 Guernsey County Grantor: Frederick Russell & Riki Abrams Grantee: Lynn M Abrams-Spilker		
	Warranty Deed was signed on September 19, 2002 and recorded on September 20, 2002 in the Guernsey County Re		
Specialized Loan Servicing		\$ 50,000.00 ÷ 60 = \$	833.33
		\$ ÷ 60 = \$	
		\$ ÷ 60 = +\$	
Total		\$ 833.33	Copy total here=> \$ 833.33

35. Do you owe any priority claims - such as a priority tax, child support, or alimony - that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.

☐ No. Go to line 36.

☒ Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims \$ 10,226.83 ÷ 60 \$ 170.45

36. Projected monthly Chapter 13 plan payment

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense

X

\$ Copy total here=> \$

37. Add all of the deductions for debt payment.

Add lines 33e through 36.

\$ 2,563.28

Total Deductions from Income

38. Add all of the allowed deductions.

Copy line 24, All of the expenses allowed under IRS expense allowances \$ 1,515.50

Copy line 32, All of the additional expense deductions \$ 0.00

Copy line 37, All of the deductions for debt payment +\$ 2,563.28

Total deductions..... \$ 4,078.78 Copy total here=> \$ 4,078.78

Debtor 1 **Lynn M Abrams-Spilker**Case number (if known) **2:18-bk-53874****Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)**

39. **Copy your total current monthly income from line 14 of Form 122C-1, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period.** \$ **4,213.04**

40. **Fill in any reasonably necessary income you receive for support for dependent children.** The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 122C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child. \$ **0.00**

41. **Fill in all qualified retirement deductions.** The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19). \$ **0.00**

42. **Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A).** Copy line 38 here => \$ **4,078.78**

43. **Deduction for special circumstances.** If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances	Amount of expense
	\$
	\$
	\$

Total \$ **0.00**

Copy here=> \$ **0.00**

44. **Total adjustments.** Add lines 40 through 43. => \$ **4,078.78** Copy here=> -\$ **4,078.78**

45. **Calculate your monthly disposable income under § 1325(b)(2).** Subtract line 44 from line 39.

\$ **134.26**

Part 3: Change in Income or Expenses

46. **Change in income or expenses.** If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	\$
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	\$
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	\$
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	\$

Debtor 1 Lynn M Abrams-Spilker

Case number (if known) 2:18-bk-53874

Part 4: Sign Below

By signing here, under penalty of perjury you declare that the information on this statement and in any attachments is true and correct.

X /s/ Lynn M Abrams-Spilker

Lynn M Abrams-Spilker

Signature of Debtor 1

Date **June 28, 2018**

MM / DD / YYYY

Debtor 1 **Lynn M Abrams-Spilker**

Case number (if known) **2:18-bk-53874**

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period **12/01/2017** to **05/31/2018**.

Line 5 - Income from operation of a business, profession, or farm

Source of Income: **Souteast Ohio Financial Services**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	12/2017	\$6,529.47	\$8,943.48	\$-2,414.01
5 Months Ago:	01/2018	\$9,006.96	\$9,313.87	\$-306.91
4 Months Ago:	02/2018	\$18,858.94	\$13,496.13	\$5,362.81
3 Months Ago:	03/2018	\$29,790.95	\$25,395.33	\$4,395.62
2 Months Ago:	04/2018	\$31,011.04	\$18,743.12	\$12,267.92
Last Month:	05/2018	\$17,573.38	\$11,600.56	\$5,972.82
	Average per month:	\$18,795.12	\$14,582.08	
Average Monthly NET Income:				\$4,213.04

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+	\$15 trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.